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MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT

Missouri Department of Commerce & Insurance



DCI

Missouri Department of Commerce & Insurance

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1 Executive Summary

1.1 Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Commerce and Insurance (DCI). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DCI makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by insurers and selfinsured hospitals.

Additional information is derived from the Missouri *Supplement to the Annual Statement* (see <http://insurance.mo.gov/reports/suppdata>). These data contain information about market segment, volume of business, market share, losses and expenses.

1.2 Format of Report

Historically, the DCI data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may have multiple insurance coverages implicated in a single claim (for example, basic and excess policies), and each coverage counted as a single claim. For purposes of this report, all individual claims are aggregated for each plaintiff / injured party, as well as for each health care provider implicated in a liability action.

Claimant	Defendants	Claims
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	Physician	Physician's excess carrier reports a claim
		Physician's primary carrier reports a claim
	Radiologist	Original claim against a radiologist is closed due to inactivity
		The claim against the radiologist is subsequently reopened due to a filing of a lawsuit
	Hospital	Hospital reports a claim against its self-insured funds
		Hospital's excess carrier reports a claim

Figure 1: This figure shows how a single legal action can turn into six claims.

The scenario in Figure 1 illustrates how a single legal action spawns 6 claims, even though there are only three defendants. As aggregation on a *per claimant* and a *per defendant* basis is much more meaningful than the traditional *per claim* aggregation, the latter has been dropped from the report. Individuals interested in the traditional claim counts should contact the department.

1.3 Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of *other medical care providers* includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

1.3.1 Profitability

- In 2016, medical professional liability insurers returned a loss in Missouri for the first time since 2003. In each subsequent year, underwriting results remained negative, though additional revenue such as investment income help defray underwriting losses. Nationally, profitability has also remained low in recent years.
- Defense and loss adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 25.3% of premium.

PROFIT ON INSURANCE TRANSACTIONS

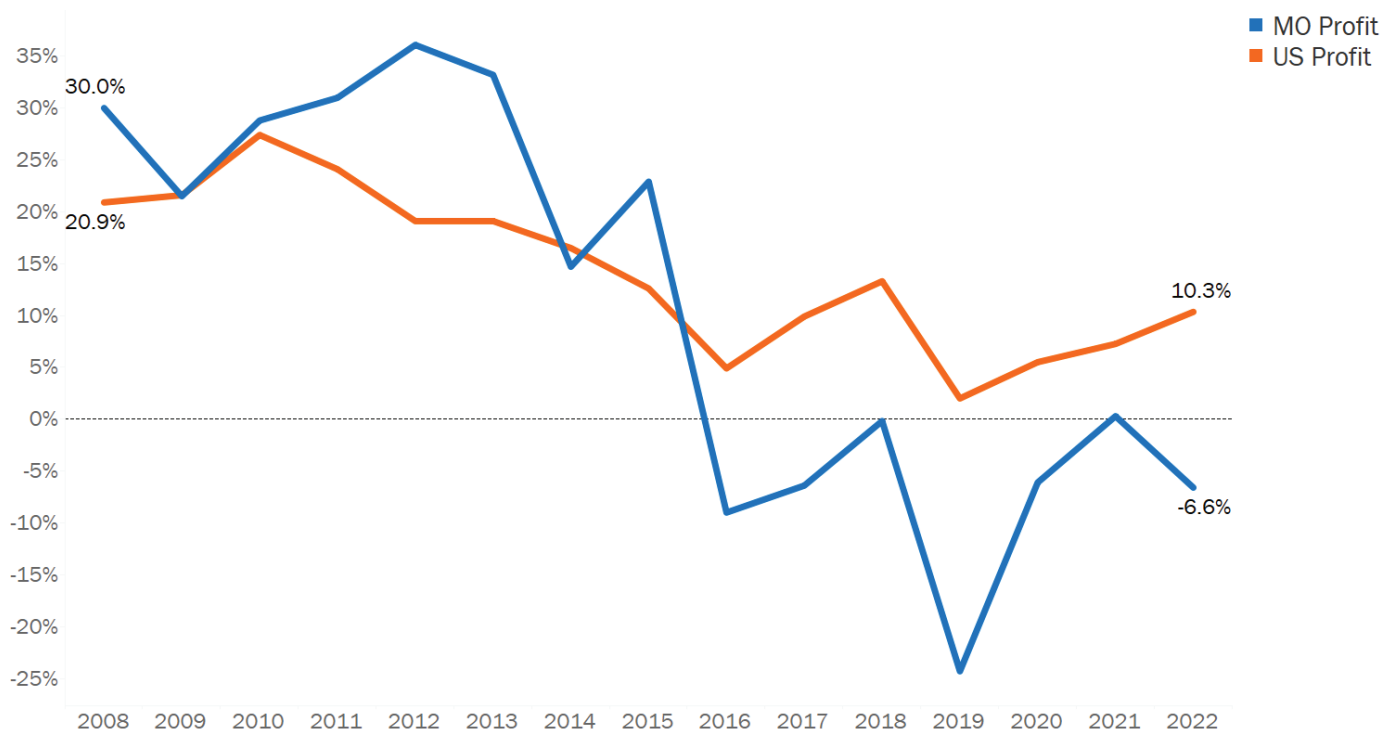


Figure 2: A comparison of MO vs. US profitability of Medical Malpractice insurance

RETURN ON NET WORTH

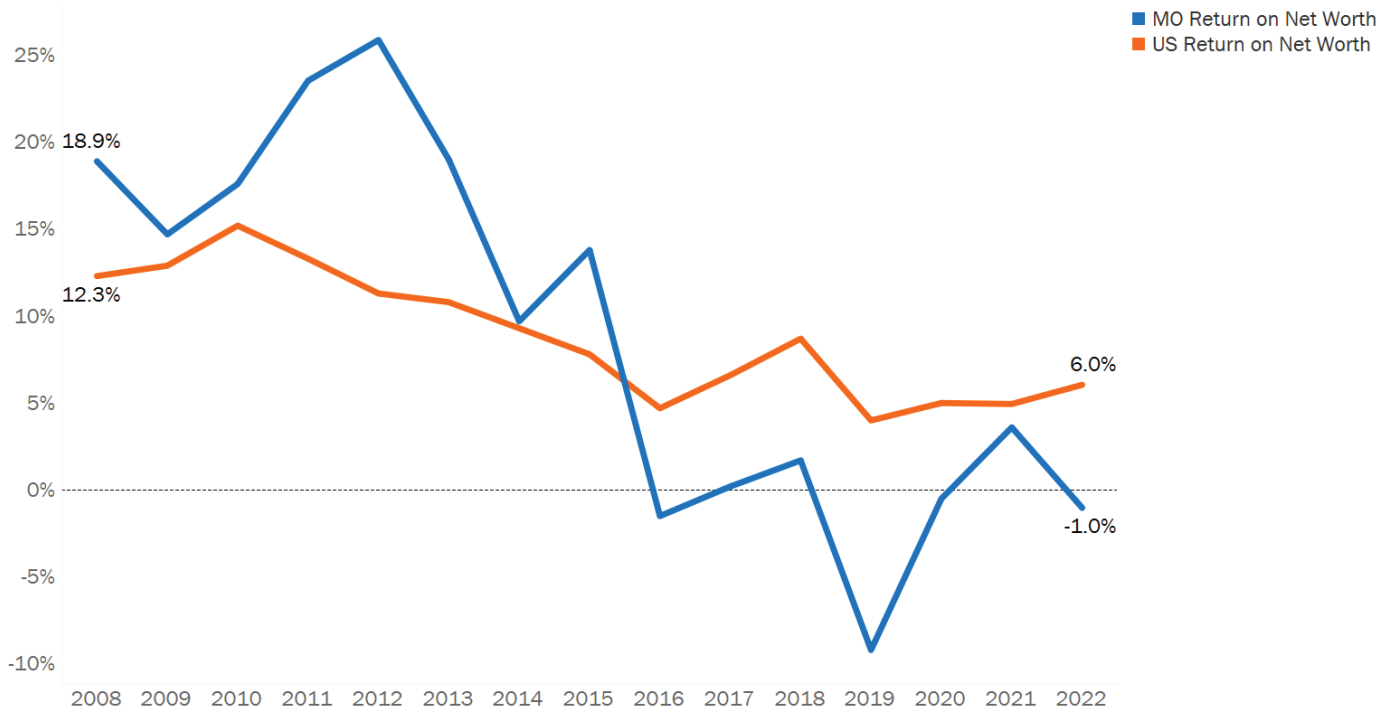


Figure 3: Source: NAIC Profitability Report, 1998-2021. 2022 estimates were produced by DCI using the NAIC profitability formula.

1.3.2 New Incidents Reported and Claims Closed

- After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2022 stood at 467.

NUMBER OF CLAIMANTS

NEWLY REPORTED AND CLOSED CLAIMS

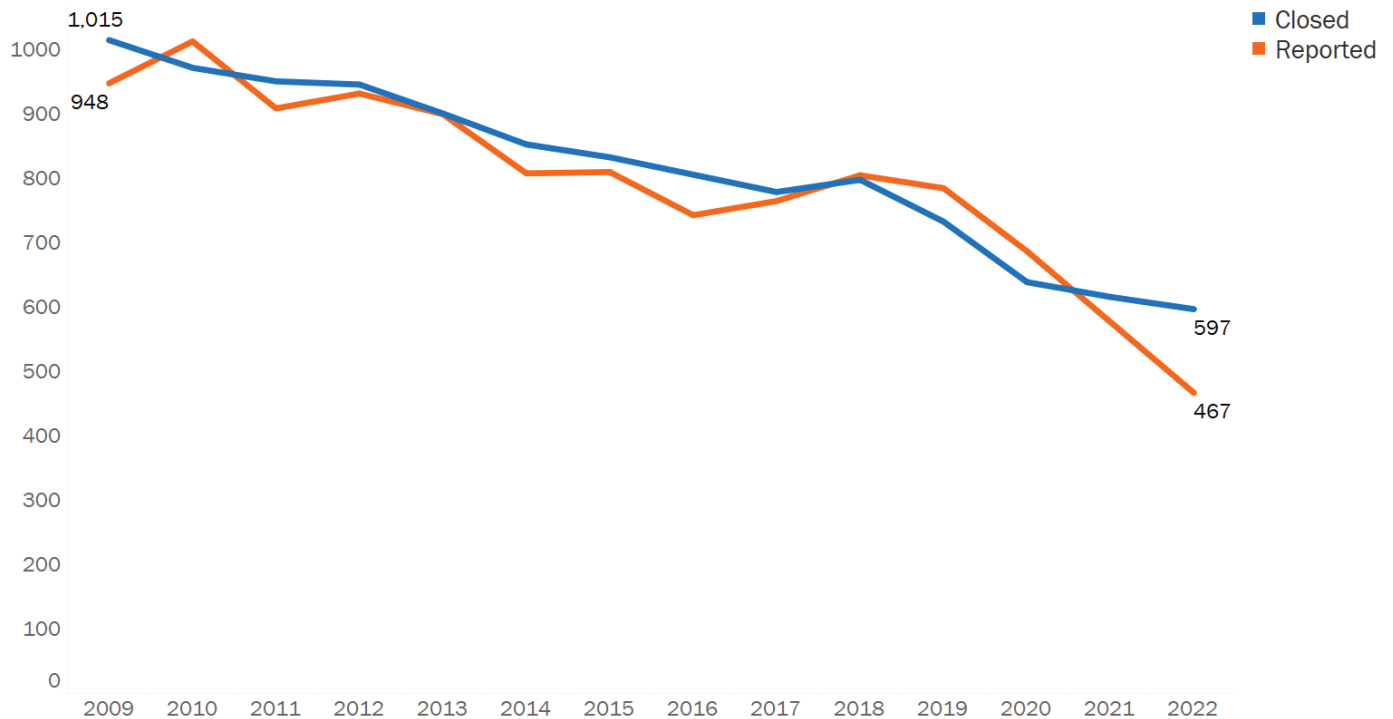


Figure 4

- After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. However, the average award per claimant has steadily increased over the past decade, fluctuating near \$500,000 during each of the last four years.
- The median amount received by each claimant remained at \$200,000 over the past five years. In 2022, recoveries at the 90th and 99th percentiles were \$1 million and \$5 million respectively.

NUMBER OF CLAIMANTS RESOLVED AND RESOLVED WITH PAYMENT

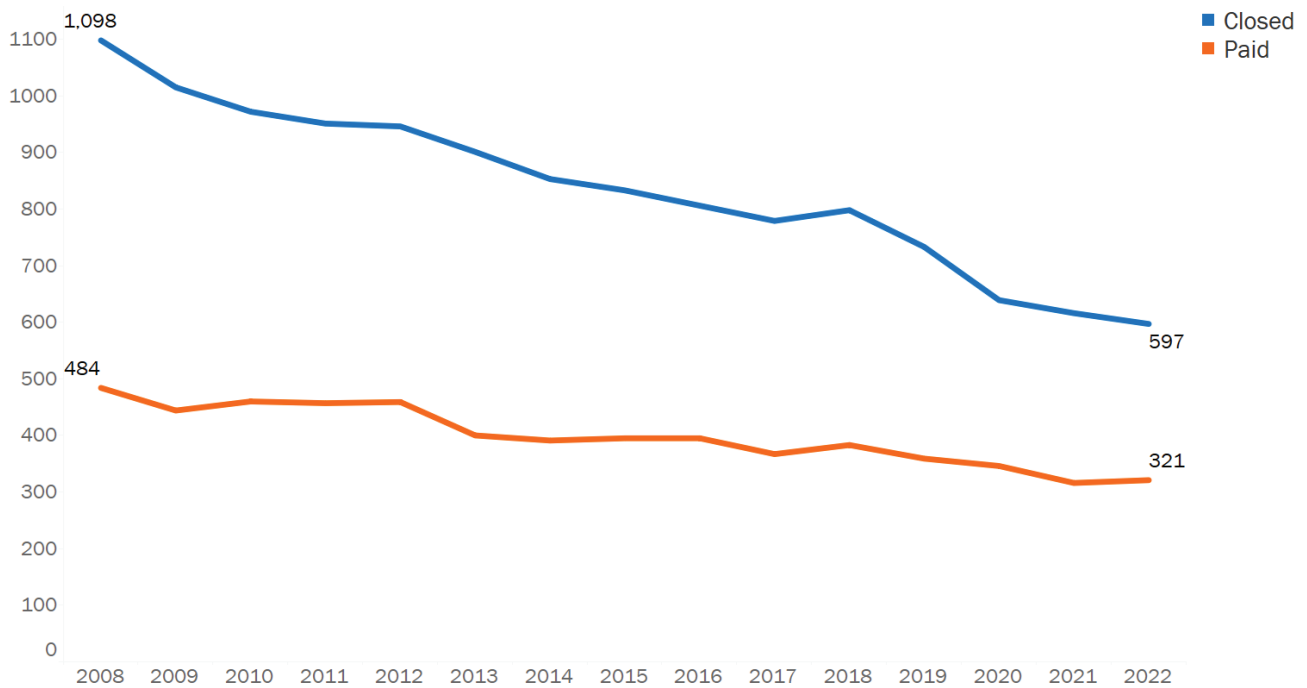


Figure 5

AVERAGE RECOVERY PER CLAIMANT

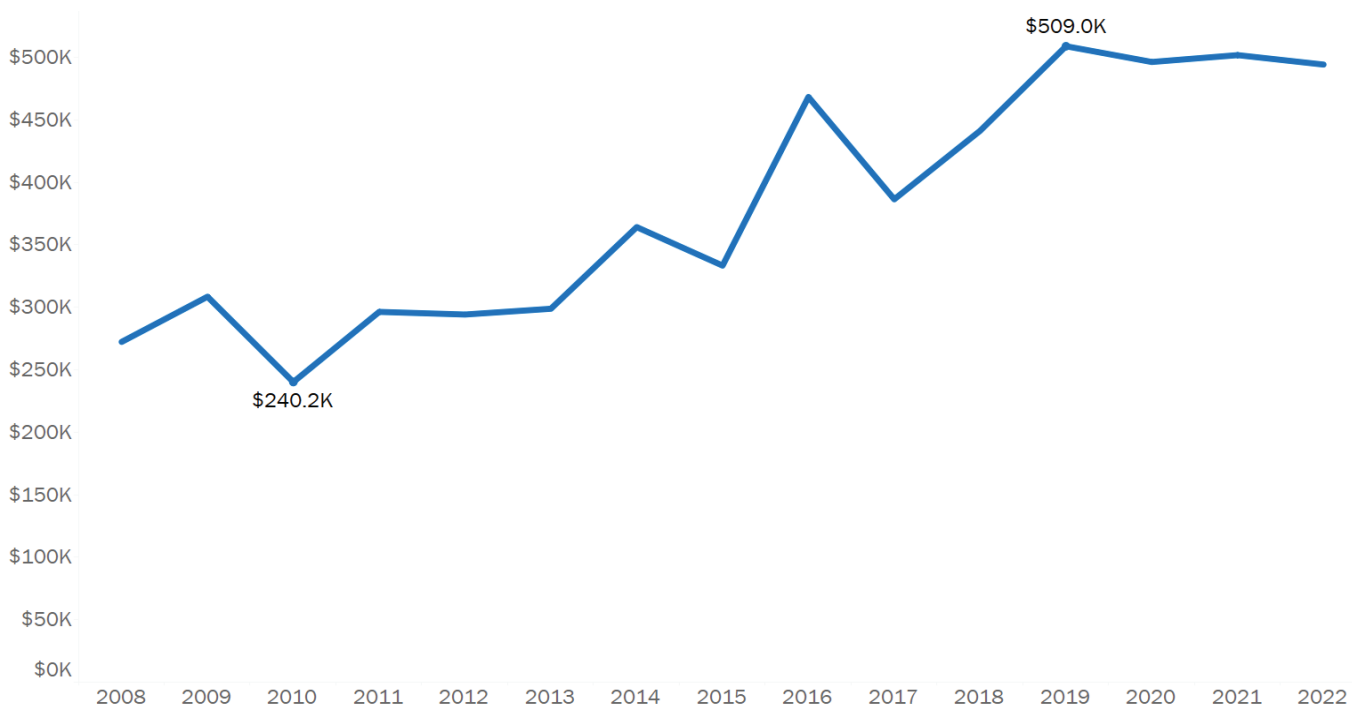


Figure 6

MEDIAN INDEMNITY PER CLAIMANT

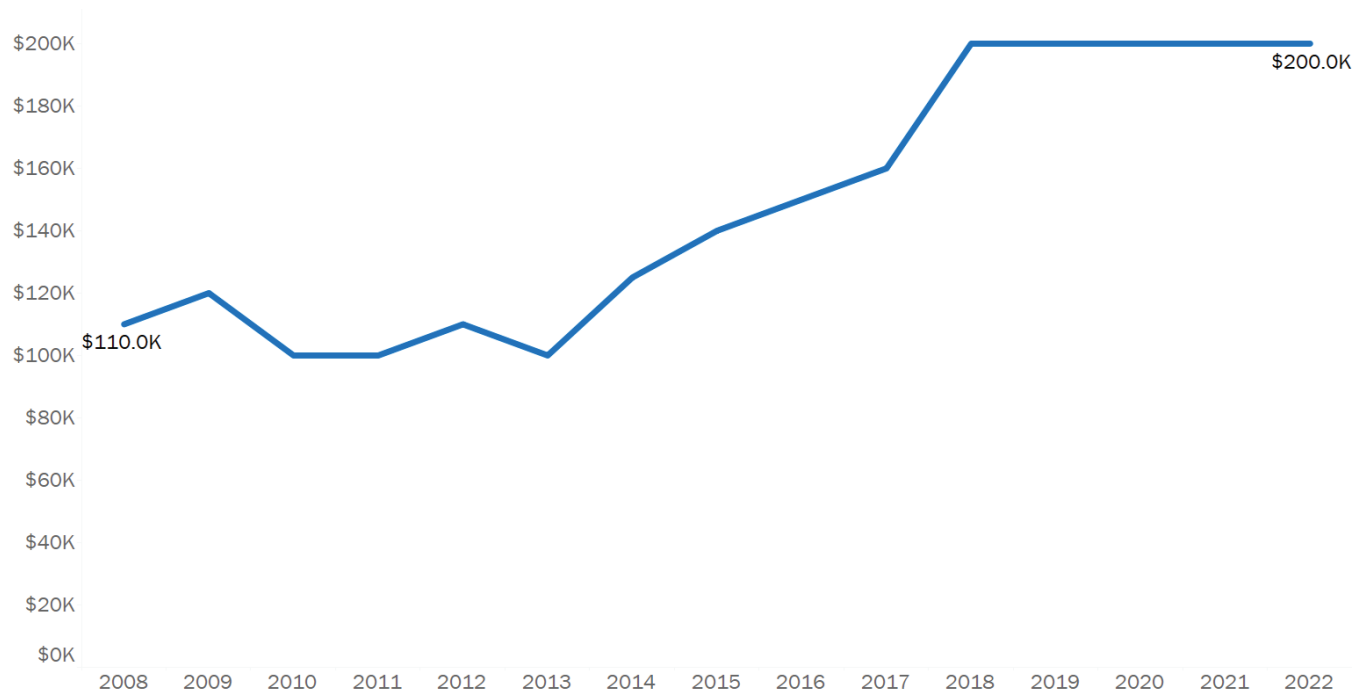


Figure 7

INDEMNITY PER CLAIMANT - 90th PERCENTILE

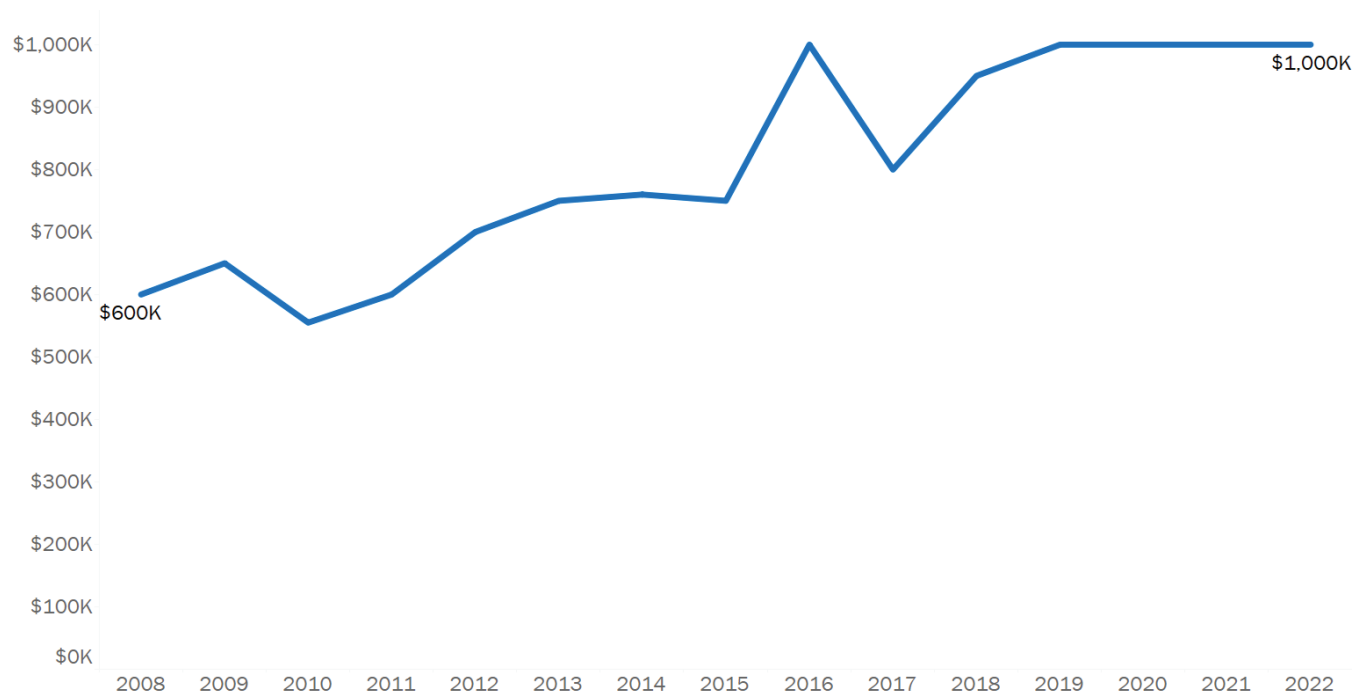


Figure 8

INDEMNITY PER CLAIMANT - 99th PERCENTILE

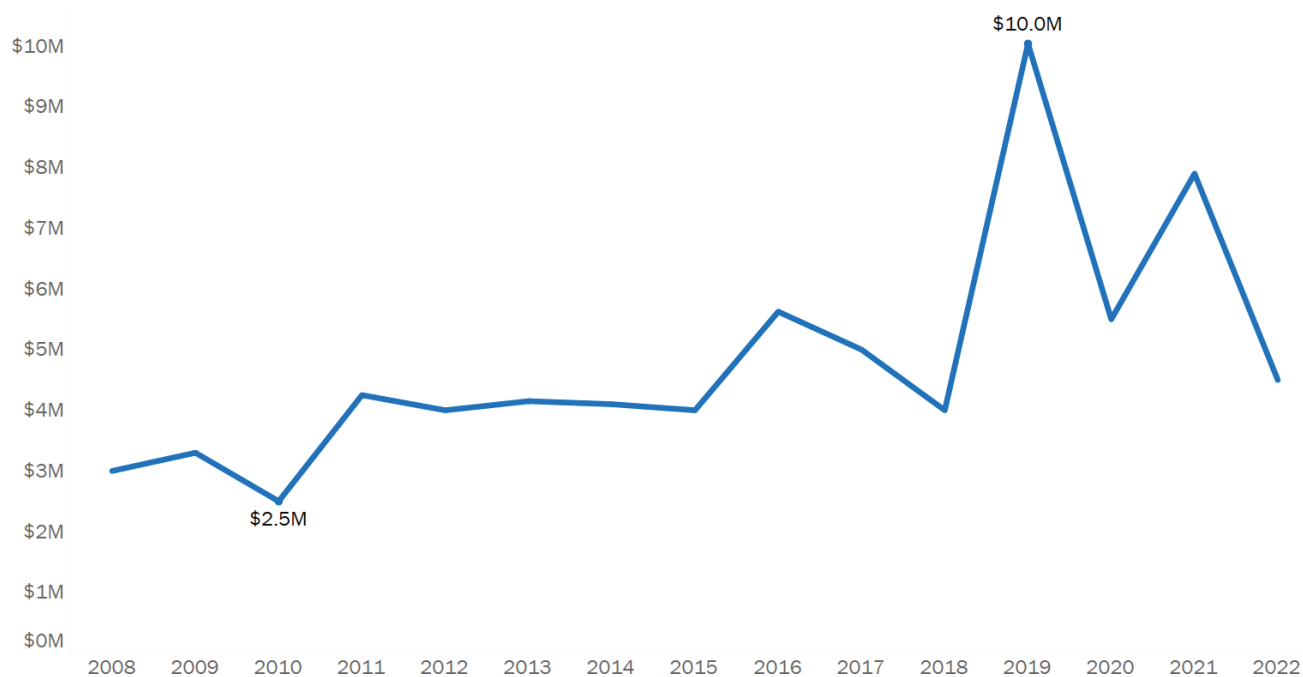


Figure 9

CLAIMANTS WITH CASES PENDING AT YEAR END

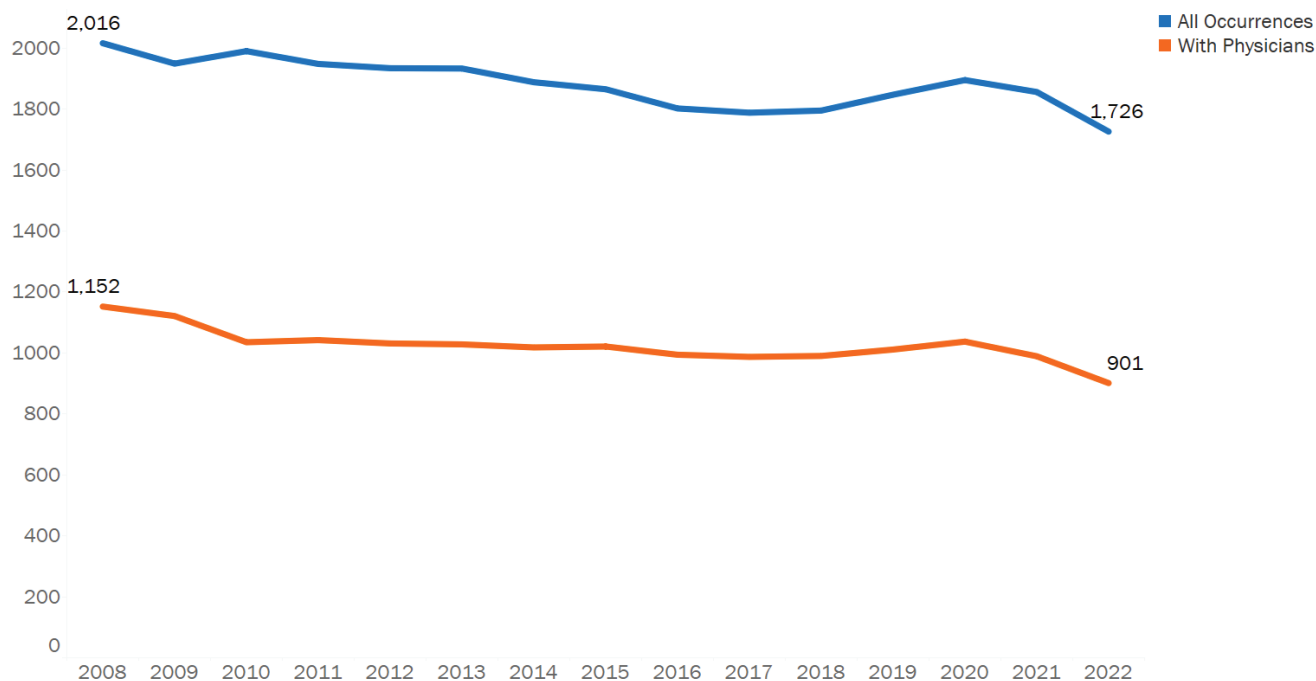


Figure 10

1.4 Factors Impacting the Price of Medical Professional Liability Insurance

Many factors affect the cost of claims. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be stacked across defendants or applied separately to each discrete act of malpractice from a single individual (*Scott vs. SSM Healthcare*). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to total recovery from all defendants party to a single liability action. More recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (*Watts vs. Cox*). In 2015, the MO legislature enacted new caps. For more minor injuries, caps were set at \$400,000. Injuries defined as catastrophic were subject to a higher cap of \$700,000. Both caps are annually adjusted by a constant rate of 1.7%. For 2022, the caps stood at \$450,098 and \$787,671.

2 Historical Trends

This section contains graphs depicting trends in professional medical liability insurance for:

- All medical providers combined
- Claims involving at least one physician & surgeon
- Claims involving at least one hospital

The tables and graphs are further categorized by:

- Market Trends
 - Licensed and non-admitted premium
 - Analysis of carriers
 - Profitability
 - Historical premium and losses
 - Missouri loss ratios
 - Number of medical professional liability writers in Missouri
- Frequency and Severity
 - Number of new claims reported to insurers
 - Average injury severity of new claims reported to insurers
 - Number of closed claims
 - Average injury severity of closed claims
 - Average indemnity of closed claims
 - Average loss adjustment expense of closed claims
 - Claim by county of jurisdiction
- Claim Disposition
 - Number of months for paid claims from incident to disposition
 - Number of months by injury severity from incident to disposition

LICENSED AND NON-ADMITTED MARKET

2008 - 2022

Year	Market Segment	Premium Written	Market Share	Premium Earned	Market Share
2008	Licensed	\$164,271,453	79.43%	\$167,194,346	79.45%
	Non–Admitted	\$42,535,711	20.57%	\$43,249,094	20.55%
	<i>Total</i>	<i>\$206,807,164</i>	<i>100.00%</i>	<i>\$210,443,440</i>	<i>100.00%</i>
2009	Licensed	\$155,867,385	76.87%	\$159,184,440	78.39%
	Non–Admitted	\$46,890,108	23.13%	\$43,878,085	21.61%
	<i>Total</i>	<i>\$202,757,493</i>	<i>100.00%</i>	<i>\$203,062,525</i>	<i>100.00%</i>
2010	Licensed	\$145,448,052	76.16%	\$145,359,818	75.79%
	Non–Admitted	\$45,522,402	23.84%	\$46,431,961	24.21%
	<i>Total</i>	<i>\$190,970,454</i>	<i>100.00%</i>	<i>\$191,791,779</i>	<i>100.00%</i>
2011	Licensed	\$138,335,771	78.37%	\$142,554,798	76.58%
	Non–Admitted	\$38,175,180	21.63%	\$43,605,934	23.42%
	<i>Total</i>	<i>\$176,510,951</i>	<i>100.00%</i>	<i>\$186,160,732</i>	<i>100.00%</i>
2012	Licensed	\$129,221,773	80.06%	\$131,620,895	79.88%
	Non–Admitted	\$32,177,497	19.94%	\$33,151,848	20.12%
	<i>Total</i>	<i>\$161,399,270</i>	<i>100.00%</i>	<i>\$164,772,743</i>	<i>100.00%</i>
2013	Licensed	\$120,659,064	75.97%	\$126,106,473	74.31%
	Non–Admitted	\$38,175,180	24.03%	\$43,605,934	25.69%
	<i>Total</i>	<i>\$158,834,244</i>	<i>100.00%</i>	<i>\$169,712,407</i>	<i>100.00%</i>
2014	Licensed	\$118,842,690	82.28%	\$117,910,519	81.35%
	Non–Admitted	\$25,598,079	17.72%	\$27,033,167	18.65%
	<i>Total</i>	<i>\$144,440,769</i>	<i>100.00%</i>	<i>\$144,943,686</i>	<i>100.00%</i>
2015	Licensed	\$114,306,152	80.62%	\$116,671,496	81.32%
	Non–Admitted	\$27,473,479	19.38%	\$26,804,992	18.68%
	<i>Total</i>	<i>\$141,779,631</i>	<i>100.00%</i>	<i>\$143,476,488</i>	<i>100.00%</i>
2016	Licensed	\$113,635,101	79.35%	\$113,264,712	79.57%
	Non–Admitted	\$29,570,516	20.65%	\$29,074,675	20.43%
	<i>Total</i>	<i>\$143,205,617</i>	<i>100.00%</i>	<i>\$142,339,387</i>	<i>100.00%</i>
2017	Licensed	\$110,581,910	78.32%	\$109,178,708	79.49%
	Non–Admitted	\$30,612,399	21.68%	\$28,171,922	20.51%
	<i>Total</i>	<i>\$141,194,309</i>	<i>100.00%</i>	<i>\$137,350,630</i>	<i>100.00%</i>
2018	Licensed	\$110,447,806	76.06%	\$111,473,769	77.81%
	Non–Admitted	\$34,757,355	23.94%	\$31,787,993	22.19%
	<i>Total</i>	<i>\$145,205,161</i>	<i>100.00%</i>	<i>\$143,261,762</i>	<i>100.00%</i>
2019	Licensed	\$116,288,335	74.95%	\$111,015,274	74.03%
	Non–Admitted	\$38,873,062	25.05%	\$38,947,721	25.97%
	<i>Total</i>	<i>\$155,161,397</i>	<i>100.00%</i>	<i>\$149,962,995</i>	<i>100.00%</i>

Year	Market Segment	Premium Written	Market Share	Premium Earned	Market Share
2020	Licensed	\$120,266,764	71.95%	\$117,302,435	72.62%
	Non–Admitted	\$46,891,578	28.05%	\$44,216,583	27.38%
	<i>Total</i>	<i>\$167,158,342</i>	<i>100.00%</i>	<i>\$161,519,018</i>	<i>100.00%</i>
2021	Licensed	\$131,762,052	81.03%	\$130,596,282	80.78%
	Non–Admitted	\$30,839,195	18.97%	\$31,077,301	19.22%
	<i>Total</i>	<i>\$162,601,247</i>	<i>100.00%</i>	<i>\$161,673,583</i>	<i>100.00%</i>
2022	Licensed	\$137,316,292	67.71%	\$132,315,817	67.52%
	Non–Admitted	\$65,477,407	32.29%	\$63,652,994	32.48%
	<i>Total</i>	<i>\$202,793,699</i>	<i>100.00%</i>	<i>\$195,968,811</i>	<i>100.00%</i>

2022 MARKET SHARE

ALL COMPANIES WITH > 0.1% MARKET SHARE

Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written	Market Share	Company	Premium Written	Market Share
Missouri Hospital Plan	\$39,932,528	19.7%	National Fire & Marine Insurance Company	\$9,114,469	4.5%
Medical Liability Alliance	\$18,929,614	9.3%	Columbia Casualty Company	\$7,646,901	3.8%
Medical Protective Company	\$18,040,193	8.9%	Endurance American Specialty Insurance Company	\$5,117,559	2.5%
Proassurance Indemnity Company Inc	\$8,492,822	4.2%	Ironshore Specialty Insurance Company	\$4,415,032	2.2%
Norcal Insurance Company	\$7,453,561	3.7%	Illinois Union Insurance Company	\$4,161,439	2.1%
Doctors Company An Interins Exchange	\$6,451,592	3.2%	Health Care Industry Liability Reciprocal Insurance Company A Risk Retention Group	\$3,172,431	1.6%
Keystone Mutual Insurance Company	\$3,923,122	1.9%	Caring Communities, A Reciprocal Risk Retention Group	\$3,137,975	1.5%
Mmic Insurance Inc	\$3,815,815	1.9%	Coverys Specialty Insurance Company	\$2,218,390	1.1%
American Casualty Company Of Reading Pennsylvania	\$3,146,949	1.6%	The Mutual Risk Retention Group, Inc.	\$2,119,547	1.0%
Missouri Doctors Mutual Insurance Company	\$3,135,142	1.5%	Applied Medico—Legal Solutions Risk Retention Group, Inc.	\$1,984,796	1.0%
Ismie Mutual Insurance Company	\$2,655,884	1.3%	Admiral Insurance Company	\$1,973,281	1.0%
Preferred Physicians Medical Risk Retention Group	\$2,312,262	1.1%	General Star Indemnity Company	\$1,587,201	0.8%
Health Care Indemnity Inc	\$2,284,626	1.1%	Starstone Specialty Insurance Company	\$1,456,247	0.7%
Medical Mutual Insurance Company Of North Carolina	\$2,161,042	1.1%	Tdc Specialty Insurance Company	\$1,411,976	0.7%
Ncmic Insurance Company	\$1,732,220	0.9%	Lone Star Alliance, Inc., A Risk Retention Group	\$1,336,266	0.7%

Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written	Market Share	Company	Premium Written	Market Share
Physicians Insurance Mutual	\$1,689,136	0.8%	Ophthalmic Mutual Insurance Company (A Risk Retention Group)	\$1,318,182	0.7%
Mag Mutual Insurance Company	\$1,586,391	0.8%	Landmark American Insurance Company	\$1,084,242	0.5%
Professional Solutions Insurance Company	\$1,318,727	0.7%	Saint Lukes Health System Risk Retention Group	\$1,032,111	0.5%
Doctors Direct Insurance Inc	\$1,270,989	0.6%	Evanston Insurance Company	\$971,899	0.5%
Liberty Insurance Underwriters Inc	\$988,823	0.5%	Oms National Insurance Company, Risk Retention Group	\$939,178	0.5%
Pharmacists Mutual Insurance Company	\$984,638	0.5%	Allied World Surplus Lines Insurance Company	\$887,943	0.4%
Proselect Insurance Company	\$811,711	0.4%	Proassurance Specialty Insurance Company	\$879,504	0.4%
Fair American Insurance And Reinsurance Company	\$582,454	0.3%	Hudson Excess Insurance Company	\$818,184	0.4%
Ace American Insurance Company	\$561,360	0.3%	National Guardian Risk Retention Group, Inc.	\$702,256	0.3%
Proassurance Insurance Company Of America	\$476,681	0.2%	Homesite Insurance Company Of Florida	\$589,167	0.3%
Church Mutual Insurance Company S.I.	\$446,753	0.2%	Emergency Capital Management, A Risk Retention Group, Llc	\$563,799	0.3%
Allied World Insurance Company	\$308,522	0.2%	Liberty Surplus Insurance Corporation	\$464,182	0.2%
Aspen American Insurance Company	\$280,067	0.1%	Kinsale Insurance Company	\$359,061	0.2%
Preferred Professional Insurance Company	\$266,039	0.1%	Mmic Risk Retention Group, Inc.	\$355,972	0.2%
Kansas Medical Mutual Insurance Company	\$260,122	0.1%	Hallmark Specialty Insurance Company	\$347,486	0.2%
	—	—	Professional Security Insurance Company	\$327,646	0.2%
	—	—	Healthcare Professional Long Term Care Risk Retention Group Inc	\$219,172	0.1%

Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written	Market Share	Company	Premium Written	Market Share
	—	—	Doctors Professional Liability Risk Retention Group Inc	\$203,363	0.1%

2022 MARKET SHARE

PHYSICIANS & SURGEONS

ALL LICENSED COMPANIES > 0.1% MARKET SHARE

Company	Premium Written	Market Share
Medical Liability Alliance	\$17,755,643	24.18%
Medical Protective Company	\$12,879,627	17.54%
Proassurance Indemnity Company Inc	\$7,668,126	10.44%
Norcal Insurance Company	\$7,453,561	10.15%
Keystone Mutual Insurance Company	\$3,923,122	5.34%
Mmic Insurance Inc	\$3,630,433	4.94%
Missouri Doctors Mutual Insurance Company	\$3,135,142	4.27%
Ismie Mutual Insurance Company	\$2,655,884	3.62%
Preferred Physicians Medical Risk Retention Group A Mutual Insurance Company	\$2,312,262	3.15%
Medical Mutual Insurance Company Of North Carolina	\$2,056,823	2.80%
Physicians Insurance Mutual	\$1,689,136	2.30%
Mag Mutual Insurance Company	\$1,586,391	2.16%
Doctors Direct Insurance Inc	\$1,270,989	1.73%
Professional Solutions Insurance Company	\$1,167,878	1.59%
Liberty Insurance Underwriters Inc	\$988,823	1.35%
Proselect Insurance Company	\$796,873	1.09%
Fair American Insurance And Reinsurance Company	\$582,454	0.79%
Proassurance Insurance Company Of America	\$476,681	0.65%
Doctors Company An Interins Exchange	\$398,659	0.54%
Allied World Insurance Company	\$308,522	0.42%
Aspen American Insurance Company	\$280,067	0.38%
Kansas Medical Mutual Insurance Company	\$232,314	0.32%

MEDICAL MALPRACTICE PROFITABILITY - MO

ALL WRITERS, INCLUDING EXCESS AND SURPLUS LINES¹

Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	22.0%	17.0%	28.3%	67.2%	31.0%	23.5%
2012	\$164,784,580	13.0%	19.9%	28.6%	61.5%	36.1%	25.9%
2013	\$157,541,853	22.5%	11.7%	28.6%	62.8%	33.2%	19.0%
2014	\$145,215,577	31.9%	27.0%	30.3%	89.2%	14.7%	9.7%
2015	\$143,482,089	18.5%	24.8%	32.0%	75.3%	22.9%	13.8%
2016	\$142,371,449	65.3%	22.8%	33.9%	122.0%	(9.0%)	(1.5%)
2017	\$137,405,743	58.0%	30.6%	33.6%	122.2%	(6.4%)	0.2%
2018	\$143,256,625	60.1%	20.7%	35.3%	116.1%	(1.8%)	1.7%
2019	\$150,052,207	79.3%	29.7%	33.5%	142.5%	(19.1%)	(9.0%)
2020	\$161,924,103	59.4%	28.7%	32.4%	120.5%	(6.1%)	(0.5%)
2021	\$150,052,207	79.3%	29.7%	33.5%	142.5%	0.3%	3.6%
2022	\$195,974,951	62.5%	28.5%	28.7%	119.6%	(6.6%)	(1.0%)
2022	\$195,974,951	62.5%	28.5%	28.7%	119.6%	(6.6%)	(1.0%)
2022	\$195,974,951	62.5%	28.5%	28.7%	119.6%	(6.6%)	(1.0%)

¹Source: NAIC, Profitability by Line by State, 2022 produced by DCI based on the NAIC profitability formula.

PROFIT ON INSURANCE TRANSACTIONS

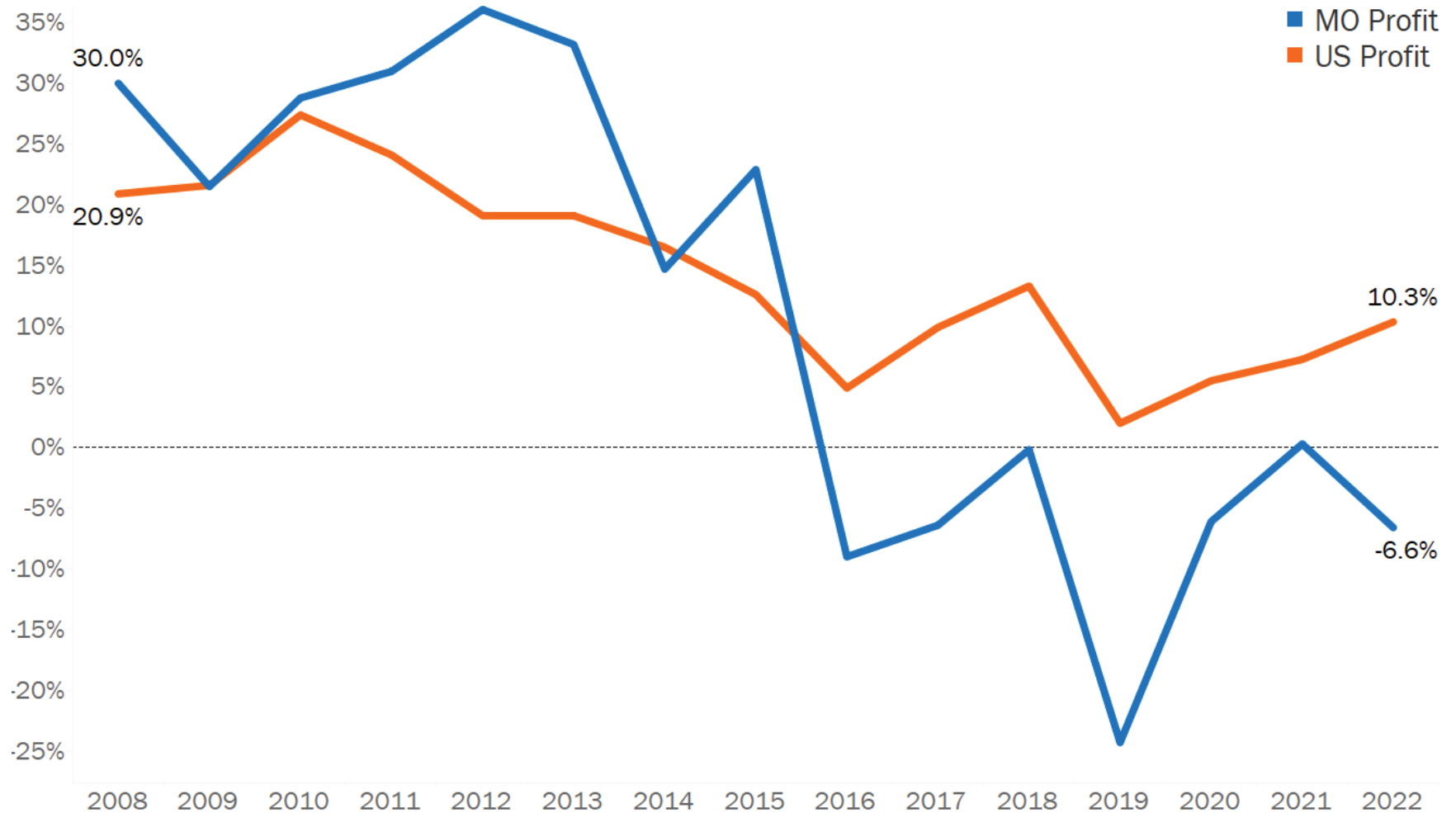


Figure 11: A comparison of MO vs. US profitability of Medical Malpractice insurance

RETURN ON NET WORTH

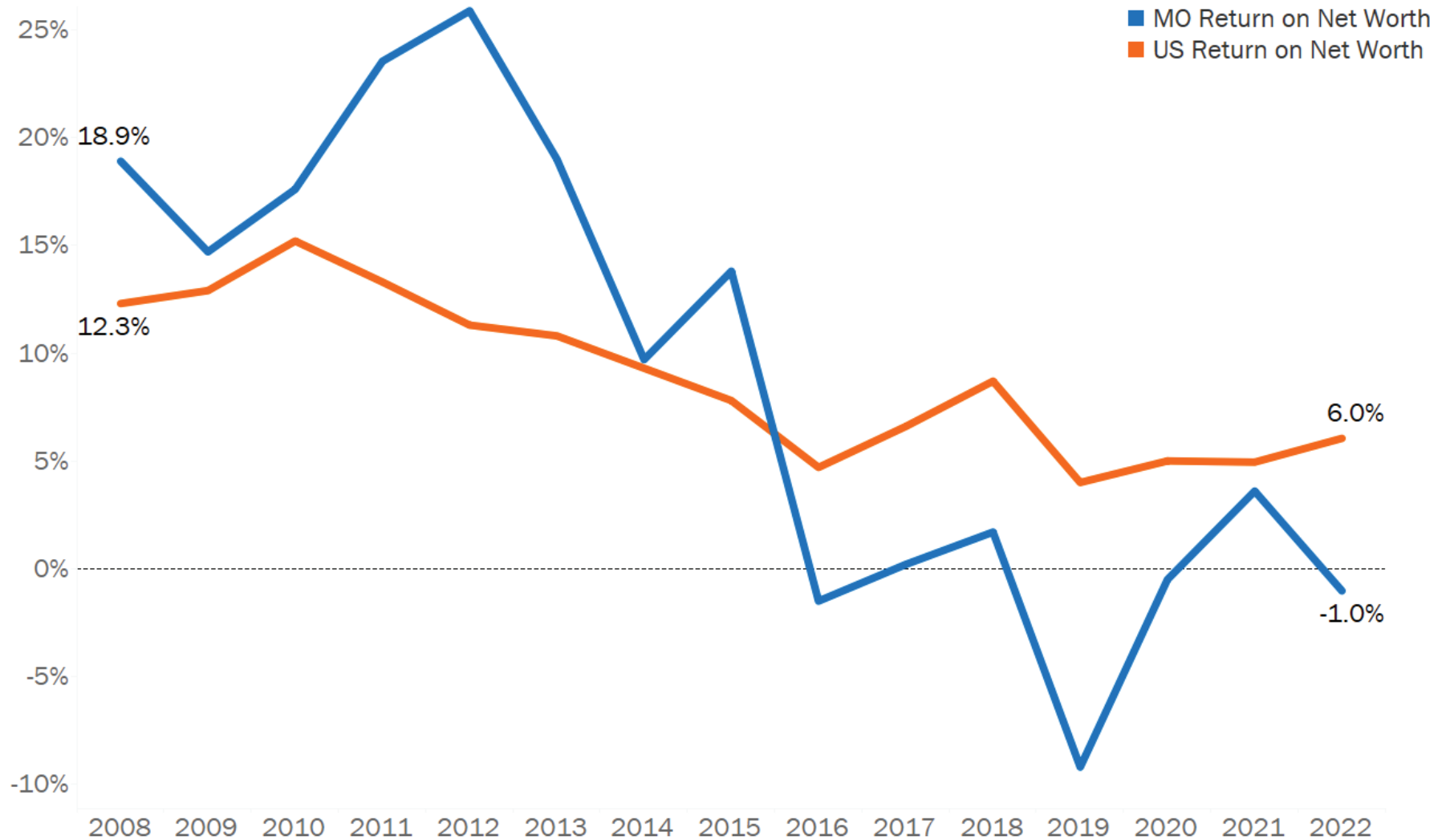


Figure 12: Source: NAIC Profitability Report, 1998-2021. 2022 estimates were produced by DCI using the NAIC profitability formula.

MEDICAL MALPRACTICE EXPERIENCE - MO

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Costs Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
2008	\$164,271,453	\$52,799,665	\$167,197,841	\$26,633,904	\$30,723,882	\$12,650,632	\$11,734,877	\$1,954,845
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$12,976,307	\$24,519,084	\$12,141,309	\$9,898,117	\$1,576,914
2013	\$120,659,064	\$45,354,474	\$126,114,168	\$28,725,216	\$11,828,893	\$11,445,600	\$9,342,925	\$1,319,381
2014	\$118,842,690	\$51,180,712	\$117,930,969	\$33,554,372	\$25,692,833	\$12,526,211	\$8,651,706	\$1,820,539
2015	\$114,306,152	\$47,836,377	\$116,671,496	\$23,056,528	\$27,145,084	\$12,798,511	\$8,844,017	\$1,880,467
2016	\$113,635,101	\$46,853,477	\$113,293,453	\$64,361,816	\$15,369,598	\$13,532,563	\$8,867,237	\$2,945,972
2017	\$110,581,910	\$48,898,384	\$109,206,859	\$70,100,720	\$25,509,729	\$13,850,168	\$8,515,977	\$1,618,763
2018	\$110,447,806	\$58,635,151	\$111,473,769	\$53,257,813	\$13,615,485	\$15,169,324	\$8,719,723	\$1,847,287
2019	\$116,288,335	\$49,161,519	\$111,015,502	\$89,934,883	\$23,635,587	\$14,880,025	\$8,772,128	\$1,673,268
2020	\$120,266,764	\$55,581,692	\$117,568,609	\$65,293,482	\$28,465,735	\$15,505,077	\$9,264,729	\$1,934,388
2021	\$131,762,052	\$61,363,768	\$130,596,282	\$70,878,833	\$17,516,568	\$15,807,294	\$11,130,275	\$1,990,443
2022	\$137,316,292	\$70,273,633	\$132,321,957	\$76,727,379	\$33,448,775	\$14,688,832	\$10,441,738	\$1,897,347

MEDICAL MALPRACTICE EXPERIENCE - MO

AS A PERCENT OF PREMIUM

Year	Direct Losses Paid	Direct Losses Incurred	Defense & Costs Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
2008	32.14%	15.93%	18.38%	15.75%	50.06%
2009	49.31%	29.54%	14.73%	16.22%	60.49%
2010	30.72%	30.48%	11.82%	20.36%	62.66%
2011	39.19%	21.16%	14.46%	17.17%	52.79%
2012	30.87%	9.86%	18.63%	17.94%	46.43%
2013	37.59%	22.78%	9.38%	17.53%	49.69%
2014	43.07%	28.45%	21.79%	19.50%	69.74%
2015	41.85%	19.76%	23.27%	20.16%	63.19%
2016	41.23%	56.81%	13.57%	22.37%	92.75%
2017	44.22%	64.19%	23.36%	21.96%	109.51%
2018	53.09%	47.78%	12.21%	23.09%	83.08%
2019	42.28%	81.01%	21.29%	22.81%	125.11%
2020	46.22%	55.54%	24.21%	22.71%	102.46%
2021	46.57%	54.27%	13.41%	22.15%	89.84%
2022	51.18%	57.99%	25.28%	20.43%	103.69%

MEDICAL MALPRACTICE EXPERIENCE - MO

SURPLUS LINES MARKET

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Costs Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
2008	\$42,535,711	\$12,632,056	\$43,250,769	\$11,858,488	\$3,894,411	\$243,800	\$4,655,756	\$363,755
2009	\$46,890,108	\$26,507,125	\$43,878,085	\$47,985,264	\$51,261,811	\$510,763	\$4,052,908	\$323,852
2010	\$45,522,402	\$-4,315,363	\$46,471,296	\$-19,142,542	\$-43,332,592	\$970,054	\$3,651,213	\$337,354
2011	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2012	\$32,177,497	\$16,175,954	\$33,155,218	\$8,190,662	\$4,263,427	\$730,557	\$2,821,852	\$272,281
2013	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2014	\$25,598,079	\$16,945,127	\$27,284,608	\$12,767,670	\$7,126,991	\$778,917	\$2,477,782	\$222,097
2015	\$27,473,479	\$14,200,191	\$26,810,593	\$3,461,894	\$5,187,063	\$524,416	\$2,999,177	\$241,037
2016	\$29,570,516	\$17,696,029	\$29,077,996	\$28,608,485	\$5,877,708	\$753,287	\$3,603,085	\$264,828
2017	\$30,612,399	\$15,421,747	\$28,198,884	\$9,660,617	\$8,680,400	\$779,163	\$3,892,186	\$222,163
2018	\$34,757,355	\$31,564,269	\$31,815,905	\$32,877,443	\$4,215,241	\$573,256	\$5,411,507	\$381,899
2019	\$38,873,062	\$22,738,319	\$39,036,705	\$29,080,800	\$6,511,067	\$452,957	\$5,284,120	\$227,190
2020	\$46,891,578	\$20,769,146	\$44,216,583	\$31,004,953	\$7,753,195	\$478,698	\$5,755,531	\$318,968
2021	\$30,839,195	\$19,980,520	\$31,080,622	\$32,243,512	\$7,519,671	\$753,287	\$3,729,099	\$379,193
2022	\$65,477,407	\$44,551,858	\$63,652,994	\$45,771,264	\$10,702,958	\$434,078	\$7,435,071	\$333,659

MEDICAL MALPRACTICE EXPERIENCE - MO

SURPLUS LINES MARKET - AS A PERCENT OF PREMIUM

Year	Direct Losses Paid	Direct Losses Incurred	Defense & Costs Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
2008	29.70%	27.42%	9.00%	12.17%	48.59%
2009	56.53%	109.36%	116.83%	11.14%	237.33%
2010	(9.48%)	(41.19%)	(93.25%)	10.67%	(123.77%)
2011	25.58%	24.07%	11.01%	9.69%	44.77%
2012	50.27%	24.70%	12.86%	11.54%	49.10%
2013	25.58%	24.07%	11.01%	9.69%	44.77%
2014	66.20%	46.79%	26.12%	12.75%	85.67%
2015	51.69%	12.91%	19.35%	14.04%	46.30%
2016	59.84%	98.39%	20.21%	15.89%	134.49%
2017	50.38%	34.26%	30.78%	17.35%	82.40%
2018	90.81%	103.34%	13.25%	20.01%	136.60%
2019	58.49%	74.50%	16.68%	15.28%	106.45%
2020	44.29%	70.12%	17.53%	14.82%	102.48%
2021	64.79%	103.74%	24.19%	15.64%	143.58%
2022	68.04%	71.91%	16.81%	12.89%	101.61%

PREMIUMS & LOSSES: PHYSICIANS PHYSICIANS & SURGEONS

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2008	\$120,777,660	\$41,025,516	33.97%	\$123,366,930	\$14,102,358	11.43%	—
2009	\$116,573,724	\$45,905,797	39.38%	\$118,482,242	\$21,899,600	18.48%	(3.5%)
2010	\$106,905,417	\$31,565,514	29.53%	\$106,166,291	\$30,573,532	28.80%	(8.3%)
2011	\$100,511,107	\$36,323,679	36.14%	\$104,503,104	\$20,097,063	19.23%	(6.0%)
2012	\$90,030,972	\$29,093,806	32.32%	\$92,044,066	\$20,512,799	22.29%	(10.4%)
2013	\$87,488,292	\$32,178,191	36.78%	\$99,226,970	\$13,132,287	13.23%	(2.8%)
2014	\$79,013,127	\$36,920,432	46.73%	\$78,298,966	\$26,547,745	33.91%	(9.7%)
2015	\$75,011,759	\$34,298,618	45.72%	\$76,626,408	\$14,585,676	19.03%	(5.1%)
2016	\$71,283,262	\$26,484,714	37.15%	\$72,308,015	\$34,206,657	47.31%	(5.0%)
2017	\$67,940,489	\$24,326,023	35.80%	\$66,673,811	\$40,774,941	61.16%	(4.7%)
2018	\$65,596,340	\$35,664,803	54.37%	\$66,811,659	\$30,431,804	45.55%	(3.5%)
2019	\$68,522,104	\$36,817,108	53.73%	\$64,227,345	\$63,677,079	99.14%	4.5%
2020	\$71,735,671	\$25,421,437	35.44%	\$70,030,594	\$41,667,252	59.50%	4.7%
2021	\$74,716,408	\$42,975,873	57.52%	\$76,015,371	\$45,708,872	60.13%	4.2%
2022	\$73,425,947	\$40,619,580	55.32%	\$69,478,176	\$51,344,483	73.90%	(1.7%)

PREMIUMS & LOSSES: DENTISTS

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2008	\$5,499,407	\$946,223	17.21%	\$5,429,154	\$3,638,721	67.02%	—
2009	\$4,623,630	\$1,864,476	40.32%	\$4,723,201	\$3,445,027	72.94%	(15.9%)
2010	\$4,285,875	\$774,347	18.07%	\$4,173,126	\$2,563,010	61.42%	(7.3%)
2011	\$4,582,465	\$736,805	16.08%	\$4,660,048	\$—2,064,230	(44.30%)	6.9%
2012	\$3,992,620	\$371,931	9.32%	\$4,040,694	\$—3,430,038	(84.89%)	(12.9%)
2013	\$3,924,335	\$1,886,131	48.06%	\$4,064,301	\$2,394,279	58.91%	(1.7%)
2014	\$3,705,444	\$427,504	11.54%	\$3,226,524	\$—229,235	(7.10%)	(5.6%)
2015	\$4,094,802	\$1,432,031	34.97%	\$4,142,222	\$1,534,063	37.03%	10.5%
2016	\$4,089,461	\$352,294	8.61%	\$4,110,217	\$4,001,382	97.35%	(0.1%)
2017	\$3,824,206	\$493,101	12.89%	\$3,591,286	\$—783,451	(21.82%)	(6.5%)
2018	\$4,089,319	\$193,303	4.73%	\$5,061,792	\$—153,116	(3.02%)	6.9%
2019	\$3,683,589	\$832,951	22.61%	\$3,682,915	\$3,920,035	106.44%	(9.9%)
2020	\$3,707,694	\$3,421,608	92.28%	\$3,698,066	\$1,210,373	32.73%	0.7%
2021	\$3,812,882	\$436,643	11.45%	\$3,757,128	\$1,863,968	49.61%	2.8%
2022	\$3,964,344	\$1,125,407	28.39%	\$3,918,815	\$—89,267	(2.28%)	4.0%

PREMIUMS & LOSSES: NURSES

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2008	\$1,989,794	\$418	0.02%	\$327,923	\$-31,573	(9.63%)	—
2009	\$309,742	\$0	0.00%	\$317,317	\$207,009	65.24%	(84.4%)
2010	\$1,711,669	\$522,115	30.50%	\$1,760,654	\$1,062,764	60.36%	452.6%
2011	\$1,734,788	\$156,067	9.00%	\$1,733,699	\$368,452	21.25%	1.4%
2012	\$373,509	\$11,660	3.12%	\$372,591	\$80,779	21.68%	(78.5%)
2013	\$2,069,756	\$1,630,000	78.75%	\$1,921,284	\$-768,534	(40.00%)	454.1%
2014	\$1,899,970	\$1,105,000	58.16%	\$1,813,223	\$1,520,063	83.83%	(8.2%)
2015	\$1,790,147	\$500,000	27.93%	\$1,950,459	\$-578,037	(29.64%)	(5.8%)
2016	\$2,058,911	\$170,000	8.26%	\$1,998,258	\$385,652	19.30%	15.0%
2017	\$2,086,414	\$319,730	15.32%	\$2,121,115	\$383,267	18.07%	1.3%
2018	\$1,602,926	\$1,860,303	116.06%	\$909,867	\$1,105,821	121.54%	(23.2%)
2019	\$2,076,136	\$465,000	22.40%	\$1,998,640	\$345,983	17.31%	29.5%
2020	\$2,336,183	\$150,000	6.42%	\$2,758,146	\$612,696	22.21%	12.5%
2021	\$3,254,417	\$687,500	21.13%	\$2,967,994	\$645,772	21.76%	39.3%
2022	\$3,990,106	\$1,232,500	30.89%	\$3,681,871	\$1,924,120	52.26%	22.6%

PREMIUMS & LOSSES: HOSPITALS

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2008	\$29,485,159	\$8,780,442	29.78%	\$29,598,095	\$8,197,263	27.70%	—
2009	\$26,500,843	\$12,910,677	48.72%	\$27,951,125	\$4,797,557	17.16%	(10.1%)
2010	\$26,921,014	\$10,839,530	40.26%	\$27,263,494	\$13,497,973	49.51%	1.6%
2011	\$26,326,999	\$15,185,561	57.68%	\$26,472,722	\$10,375,129	39.19%	(2.2%)
2012	\$26,758,217	\$8,158,460	30.49%	\$27,024,112	\$6,868,410	25.42%	1.6%
2013	\$27,260,542	\$8,753,308	32.11%	\$27,008,248	\$12,224,931	45.26%	1.9%
2014	\$28,011,464	\$8,456,987	30.19%	\$27,930,444	\$3,501,381	12.54%	2.8%
2015	\$26,720,496	\$8,514,950	31.87%	\$27,278,471	\$4,664,529	17.10%	(4.6%)
2016	\$28,327,347	\$17,429,362	61.53%	\$27,266,161	\$23,232,734	85.21%	6.0%
2017	\$29,029,936	\$20,467,000	70.50%	\$29,041,237	\$25,501,445	87.81%	2.5%
2018	\$30,861,668	\$16,676,086	54.03%	\$29,762,374	\$14,331,535	48.15%	6.3%
2019	\$34,492,860	\$10,543,909	30.57%	\$33,501,499	\$25,383,878	75.77%	11.8%
2020	\$34,630,502	\$24,881,051	71.85%	\$33,920,691	\$18,864,526	55.61%	0.4%
2021	\$42,215,485	\$14,130,031	33.47%	\$39,993,002	\$17,611,857	44.04%	21.9%
2022	\$42,714,228	\$20,510,261	48.02%	\$41,930,030	\$18,066,197	43.09%	1.2%

PREMIUMS & LOSSES: OTHER

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2008	\$6,519,432	\$2,047,065	31.40%	\$8,475,741	\$727,137	8.58%	—
2009	\$7,859,446	\$16,183,484	205.91%	\$7,715,954	\$16,673,398	216.09%	20.6%
2010	\$5,624,077	\$986,659	17.54%	\$5,996,463	\$-3,388,244	(56.50%)	(28.4%)
2011	\$5,180,412	\$1,806,516	34.87%	\$5,191,464	\$1,390,461	26.78%	(7.9%)
2012	\$8,066,454	\$2,256,649	27.98%	\$8,147,900	\$804,596	9.87%	55.7%
2013	\$5,270,323	\$1,674,312	31.77%	\$5,440,610	\$1,731,188	31.82%	(34.7%)
2014	\$6,212,685	\$4,270,790	68.74%	\$6,661,814	\$2,214,418	33.24%	17.9%
2015	\$6,688,948	\$3,090,778	46.21%	\$6,673,937	\$2,850,289	42.71%	7.7%
2016	\$7,876,120	\$2,417,106	30.69%	\$7,610,797	\$2,535,391	33.31%	17.7%
2017	\$7,700,865	\$3,292,531	42.76%	\$7,779,410	\$4,224,513	54.30%	(2.2%)
2018	\$8,297,553	\$4,240,657	51.11%	\$8,928,073	\$7,541,770	84.47%	7.7%
2019	\$7,513,645	\$502,552	6.69%	\$7,605,101	\$-3,392,090	(44.60%)	(9.4%)
2020	\$7,856,714	\$1,707,596	21.73%	\$7,161,113	\$2,938,631	41.04%	4.6%
2021	\$7,762,593	\$3,133,721	40.37%	\$7,862,390	\$5,186,742	65.97%	(1.2%)
2022	\$13,238,960	\$6,785,885	51.26%	\$13,389,299	\$5,481,845	40.94%	70.5%

MO LOSS RATIOS: ALL PROVIDERS

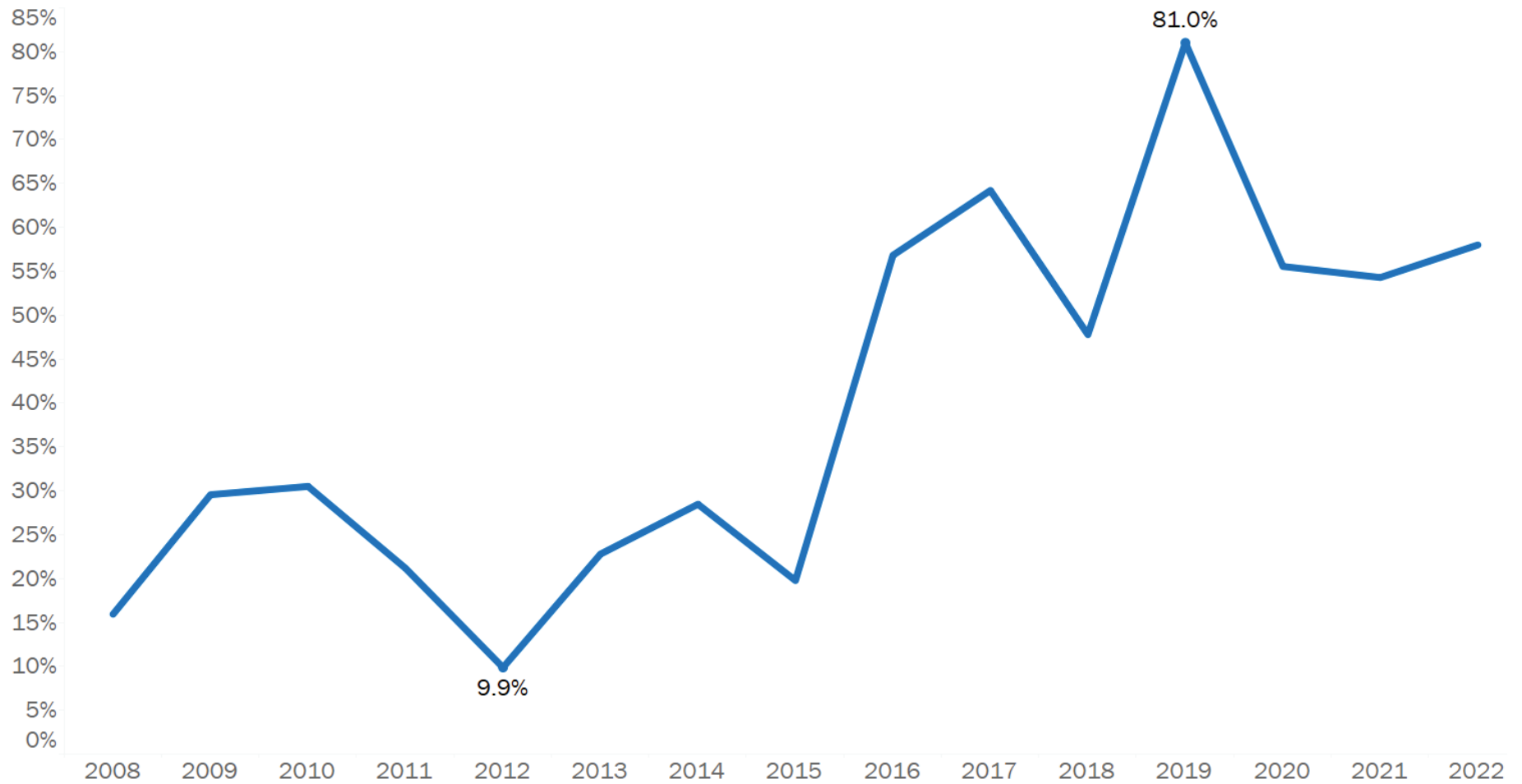


Figure 13

MO LOSS RATIOS: PHYSICIANS

PHYSICIANS & SURGEONS

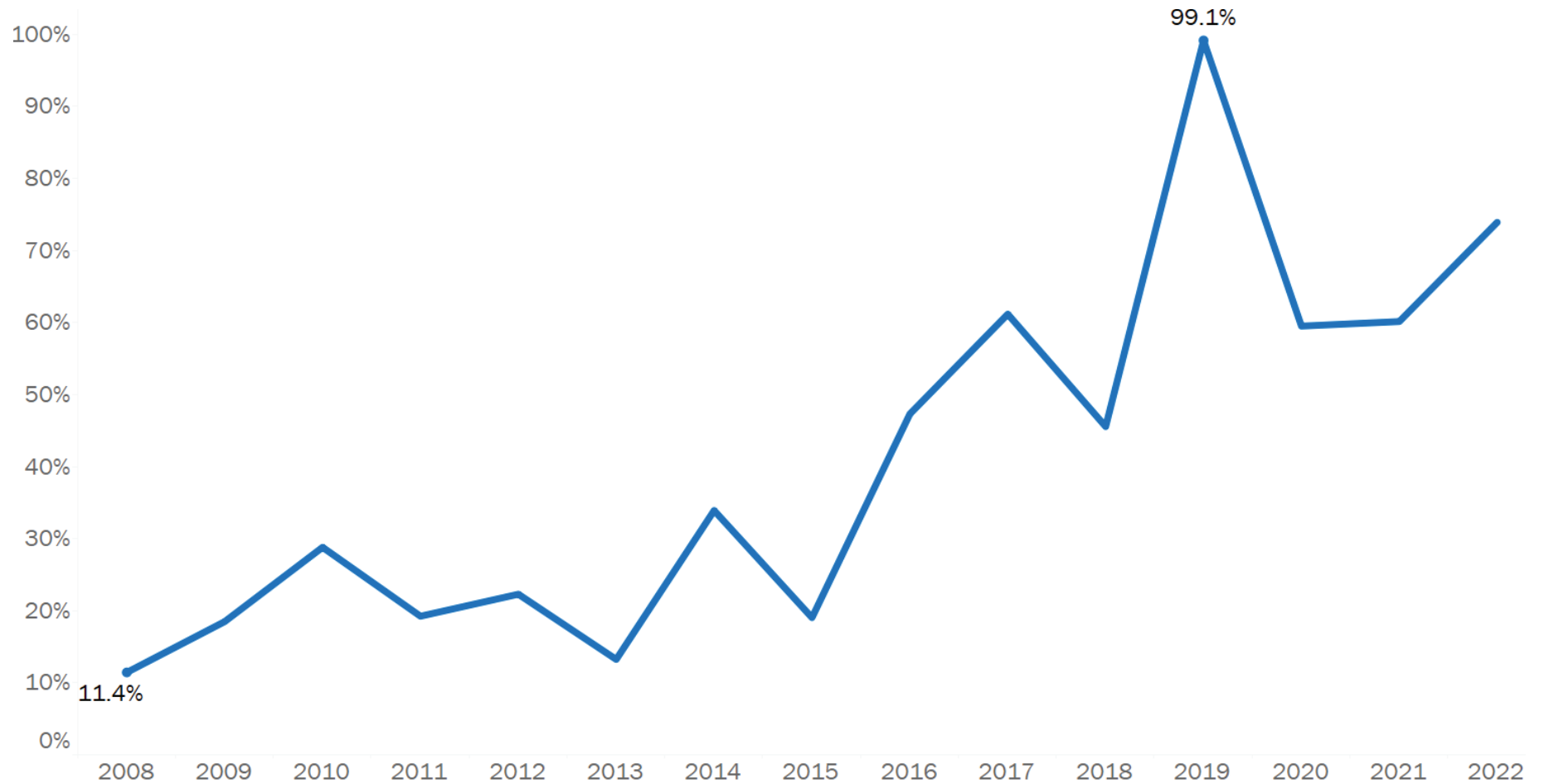


Figure 14

MO LOSS RATIOS: HOSPITALS

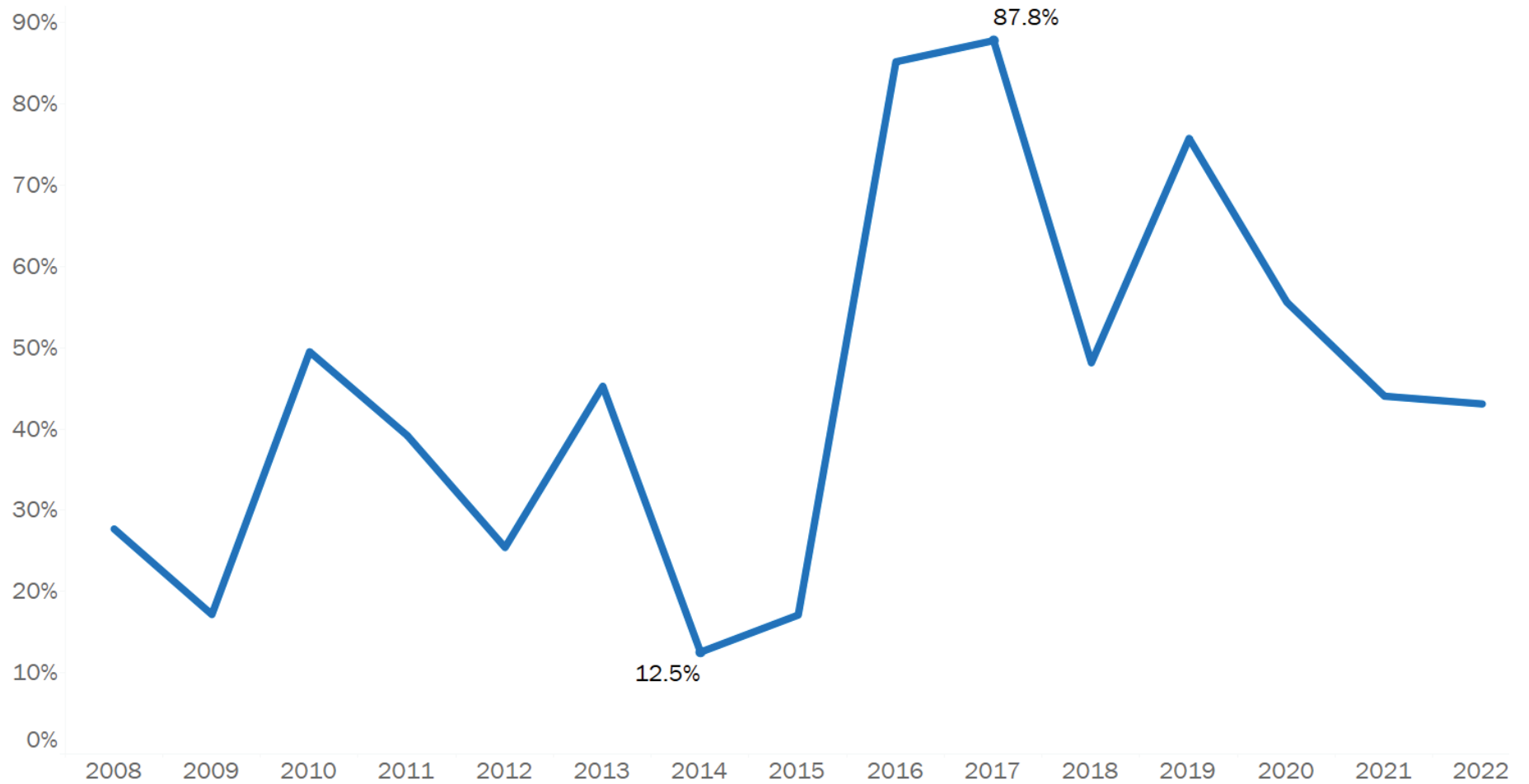


Figure 15

NUMBER OF COMPANIES WRITING TOTAL LICENSED MARKET

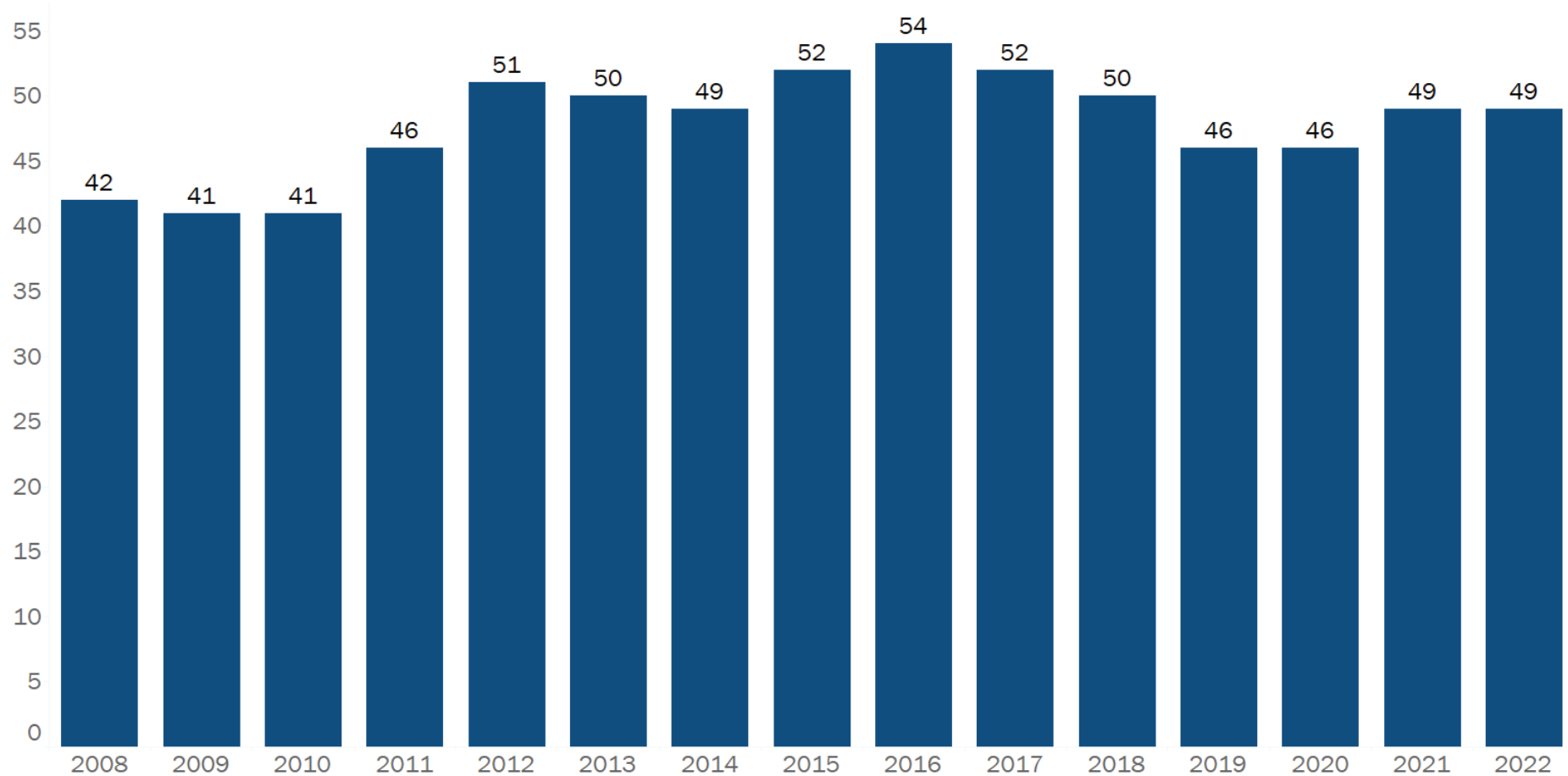


Figure 16

NUMBER OF COMPANIES WRITING PHYSICIANS & SURGEONS

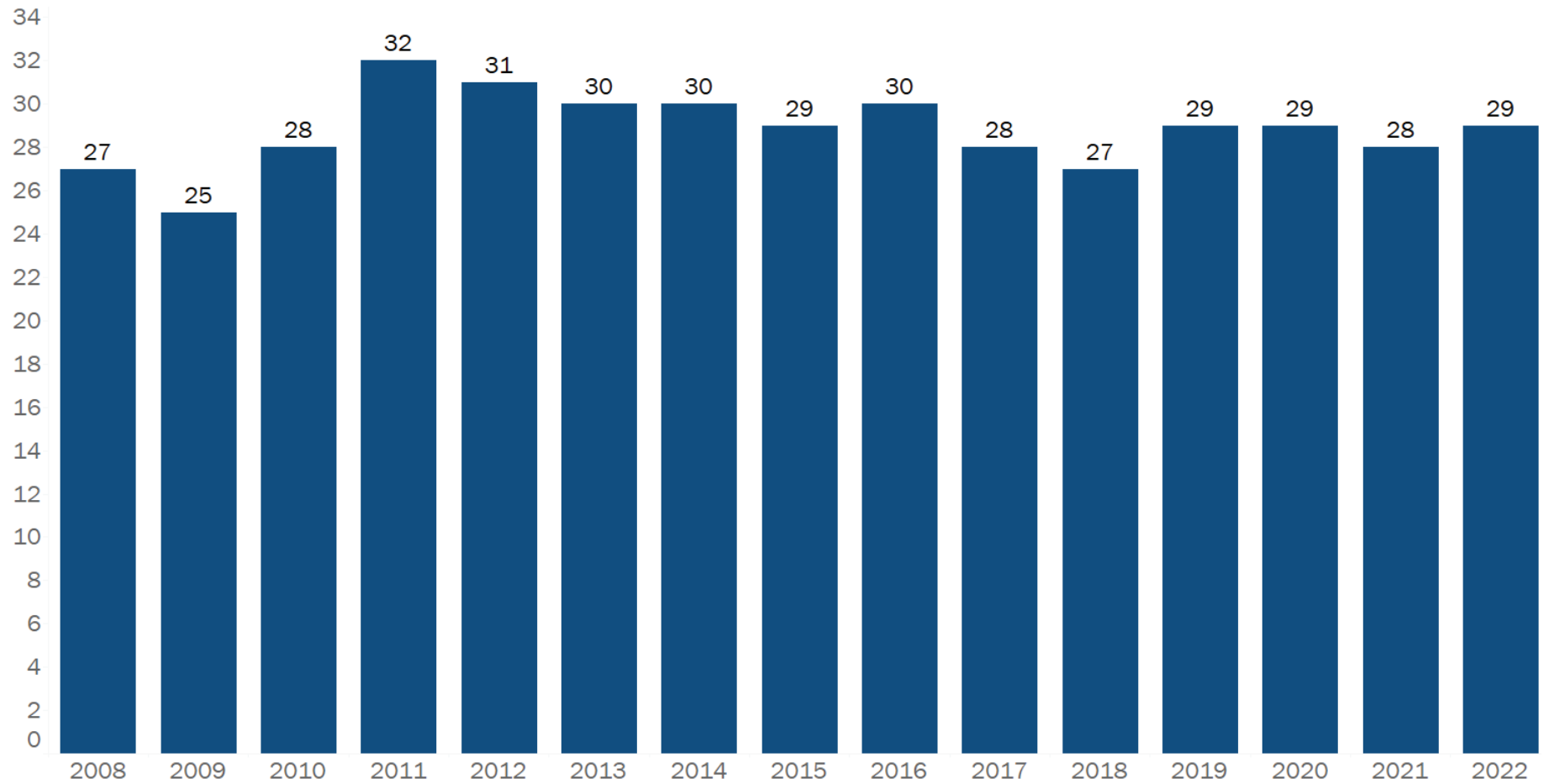


Figure 17

NUMBER OF COMPANIES WRITING HOSPITALS

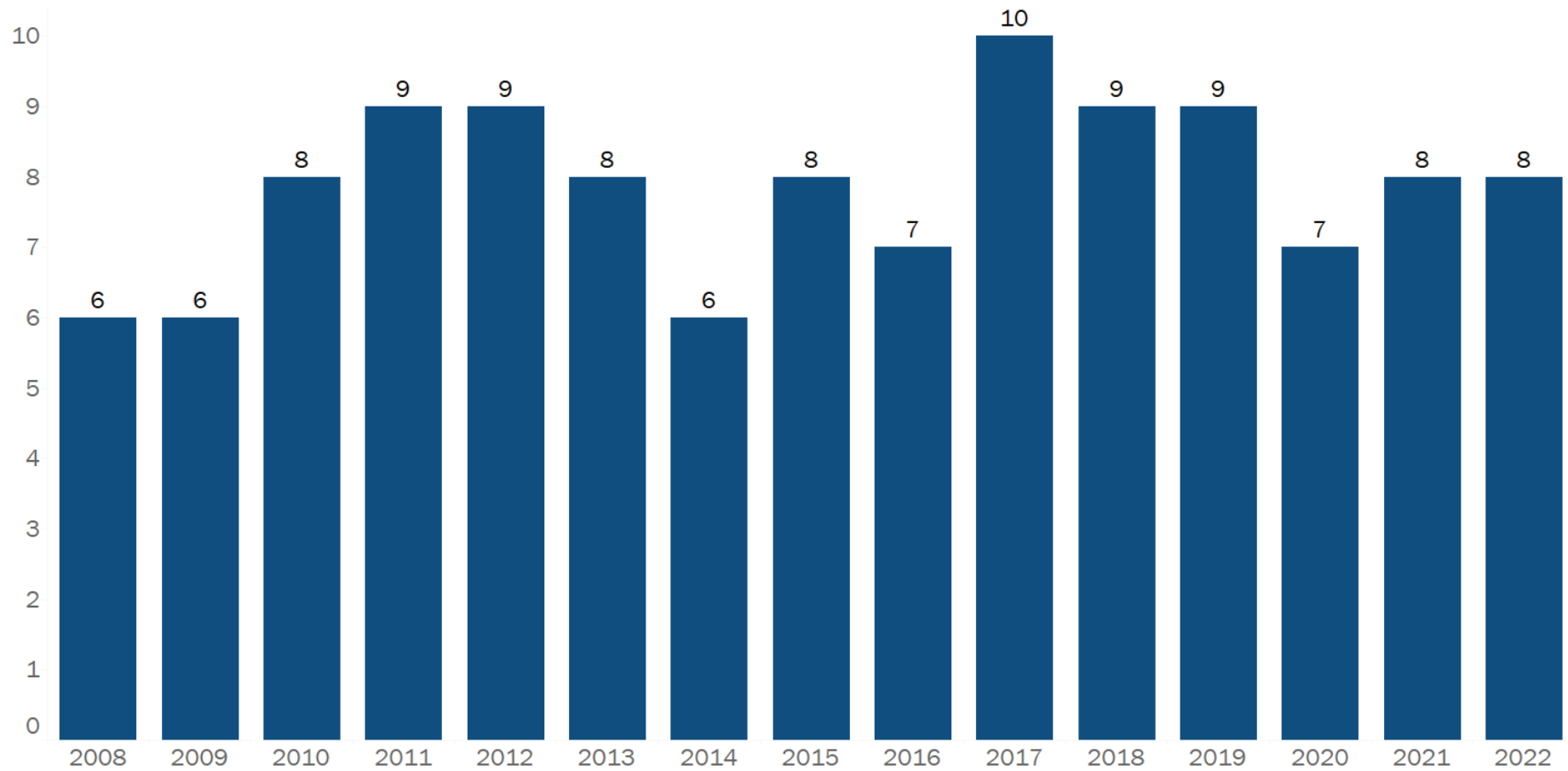


Figure 18

NUMBER OF INDIVIDUALS WITH ACTIONS

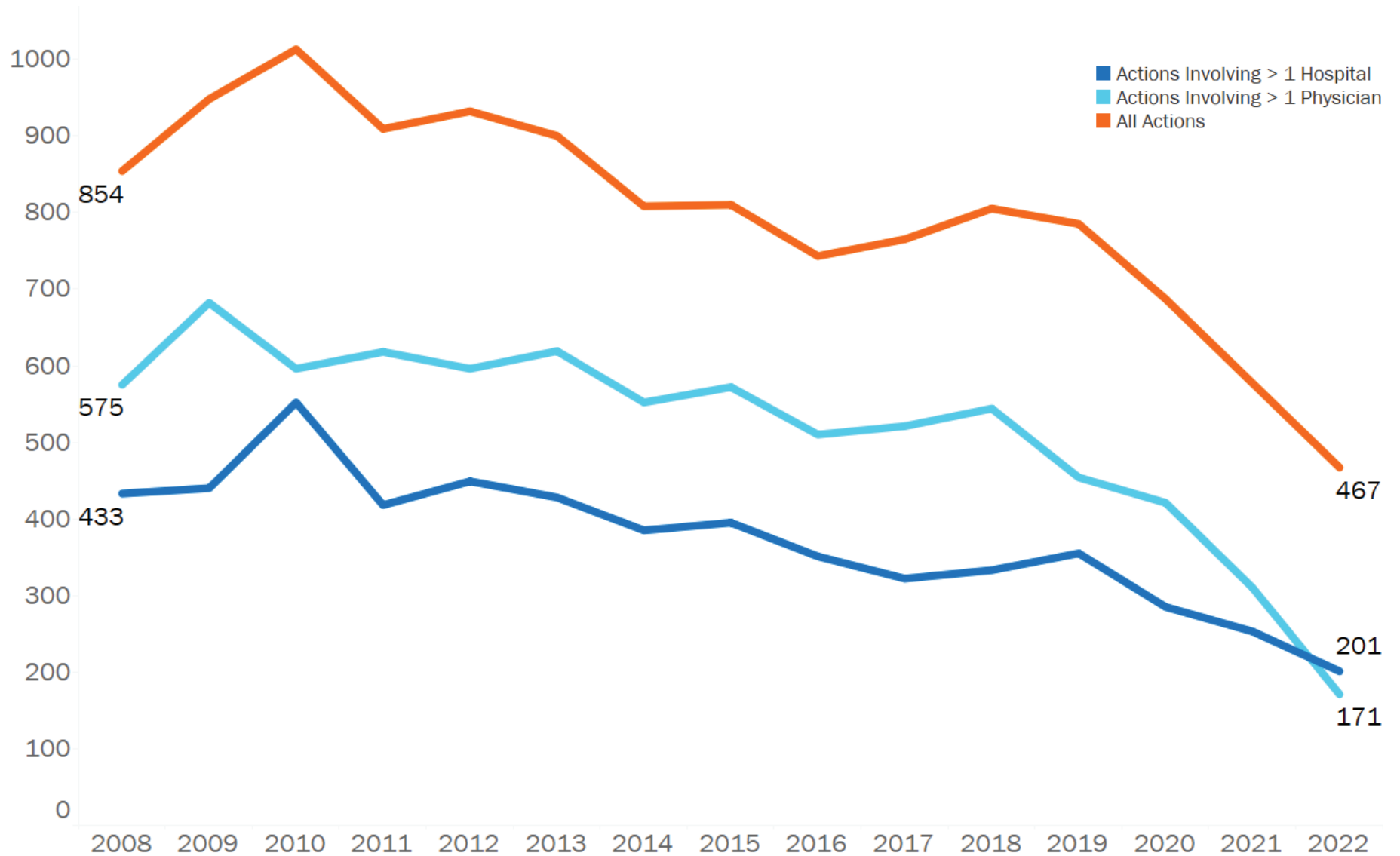


Figure 19

ALL CLOSED CASES

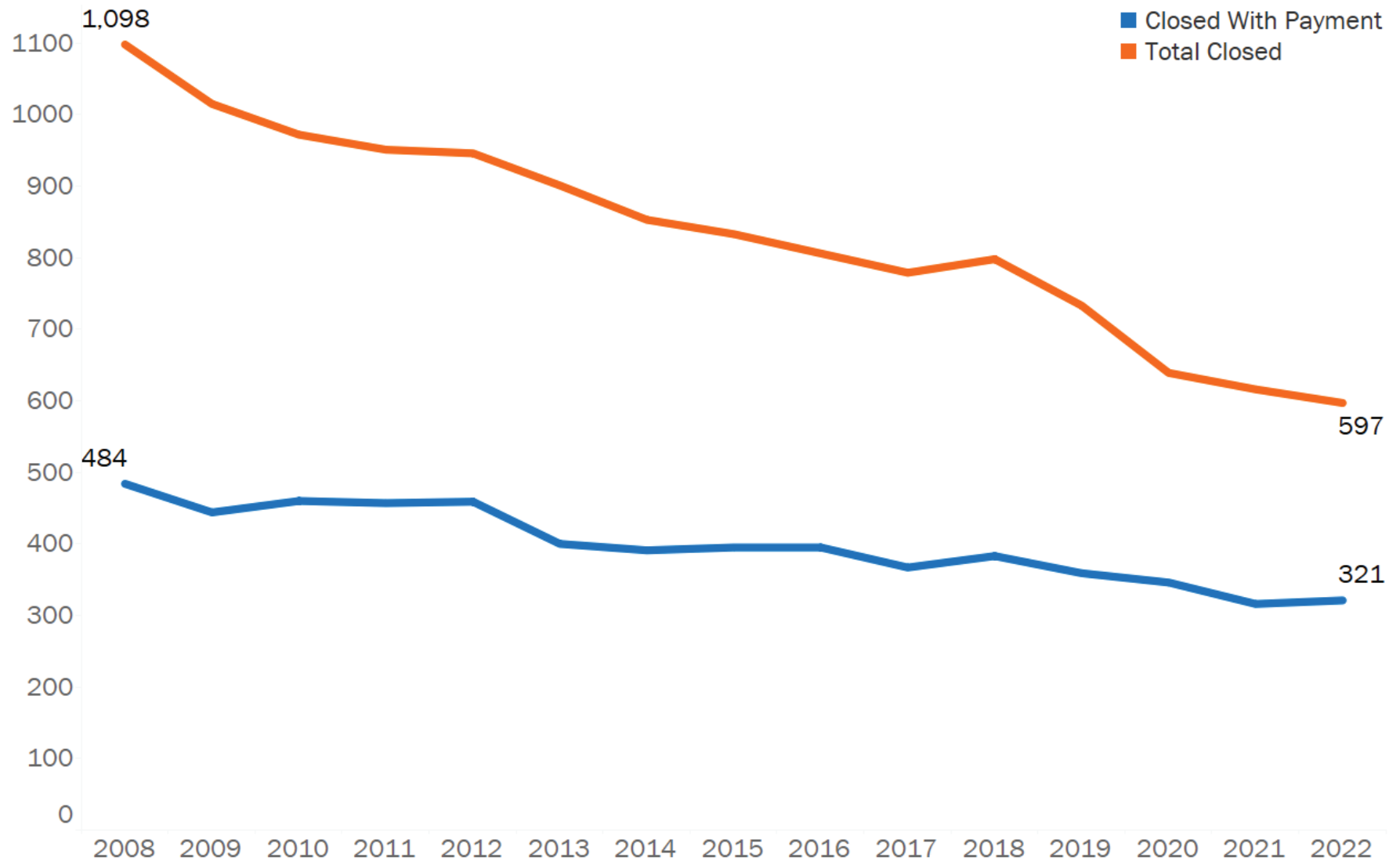


Figure 20

CLOSED CASES AT LEAST ONE PHYSICIAN

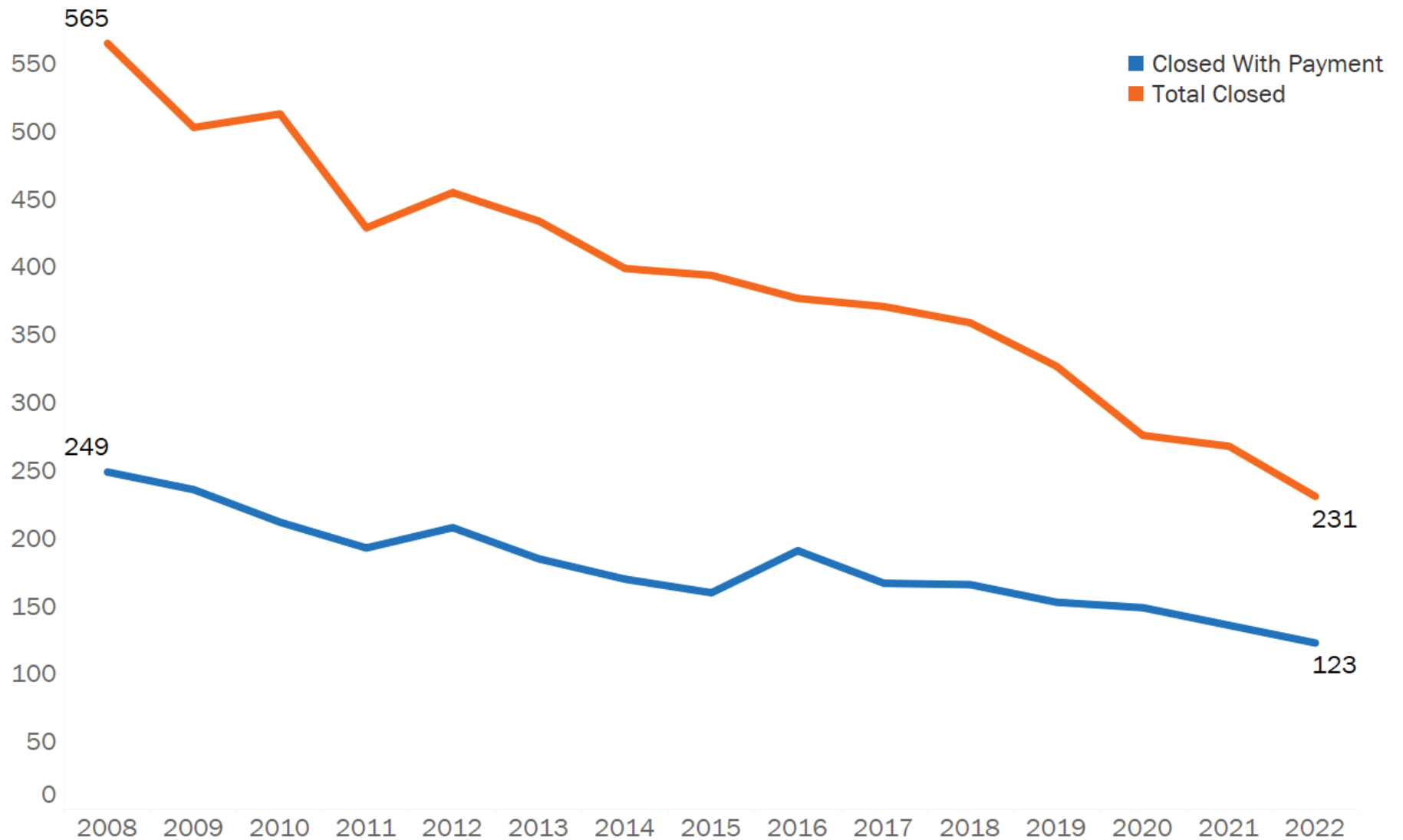


Figure 21

CLOSED CASES

AT LEAST ONE HOSPITAL

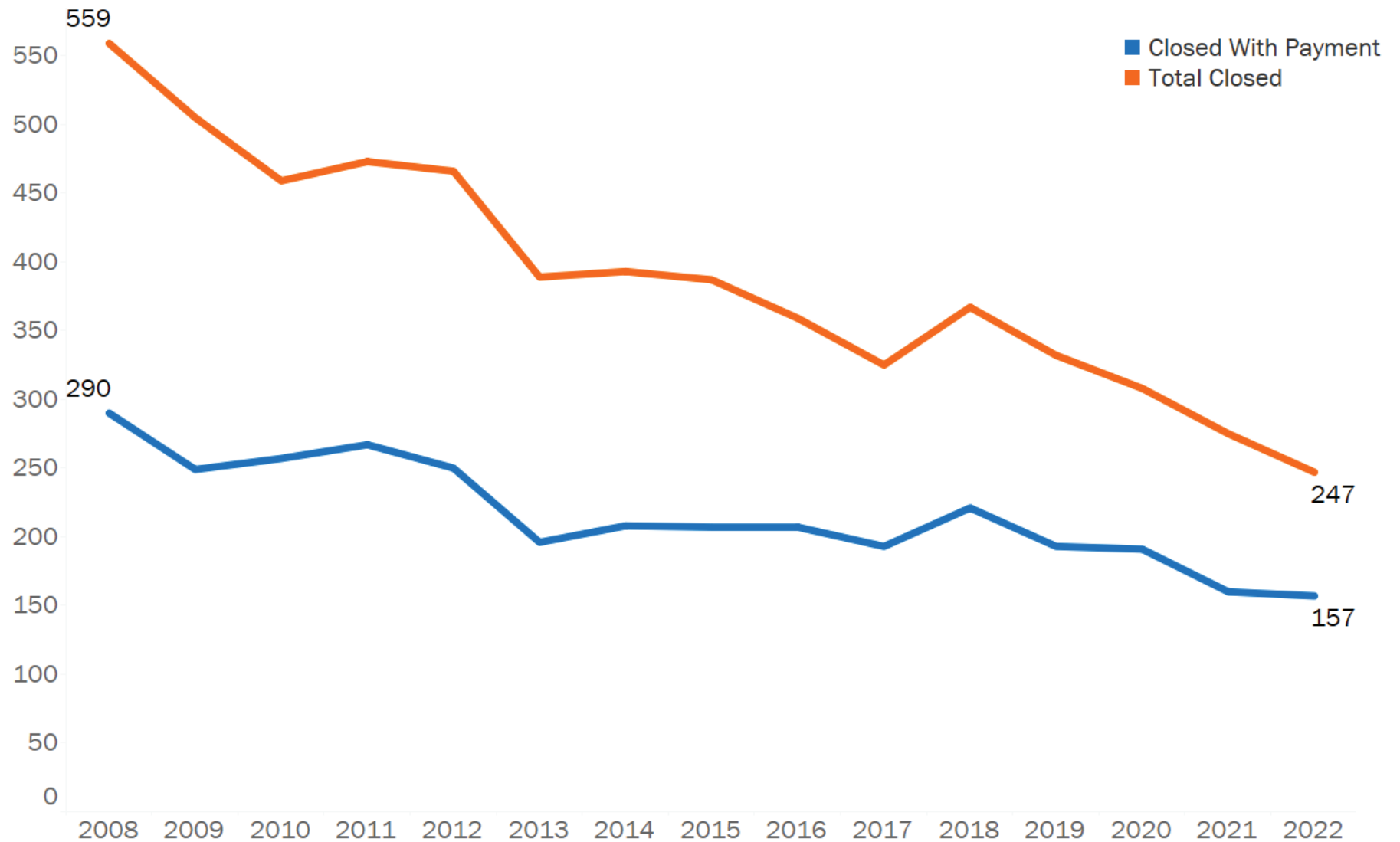


Figure 22

AVERAGE INDEMNITY PAID

ALL CLOSED

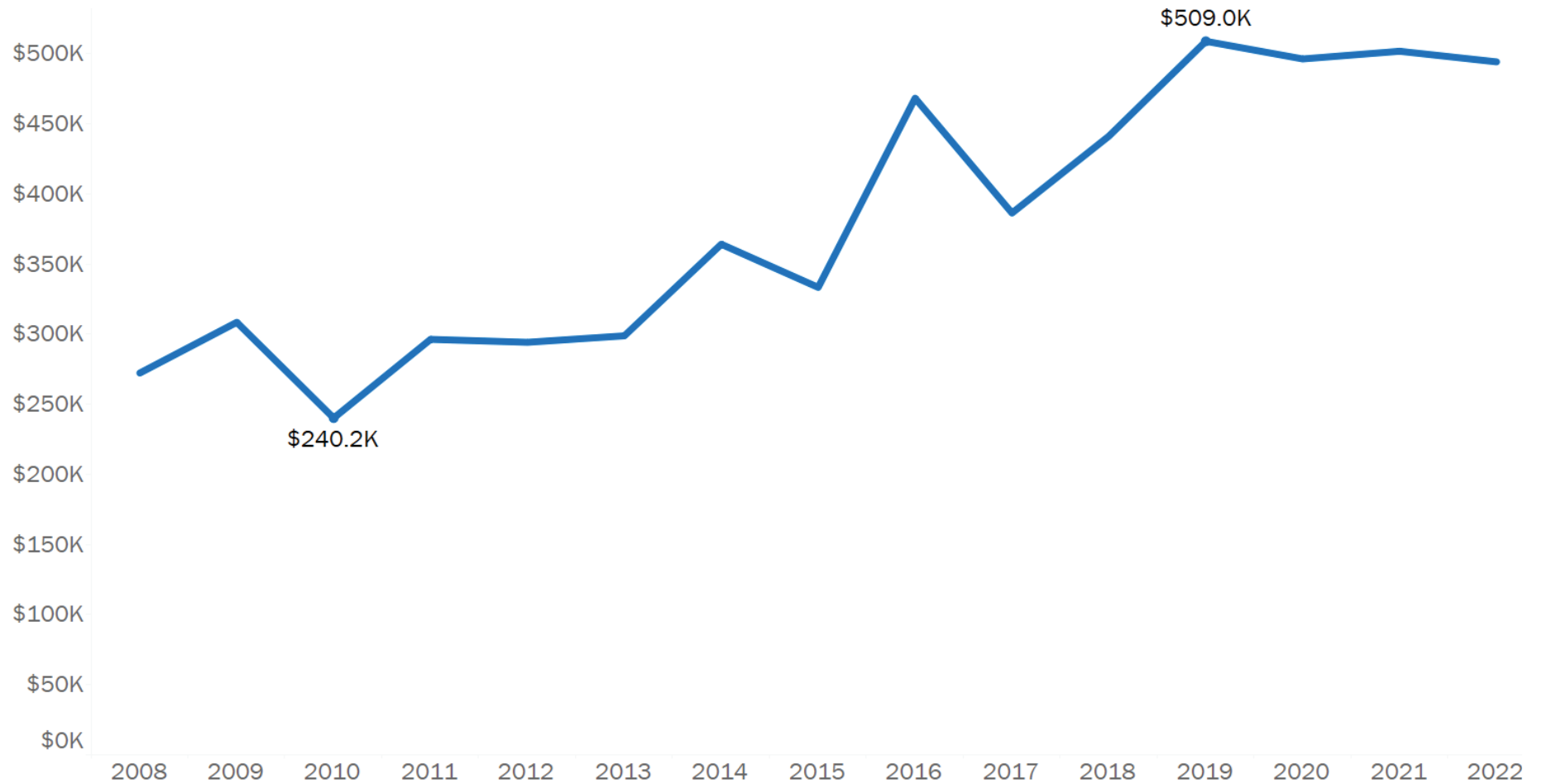


Figure 23

AVERAGE INDEMNITY PAID AT LEAST ONE PHYSICIAN

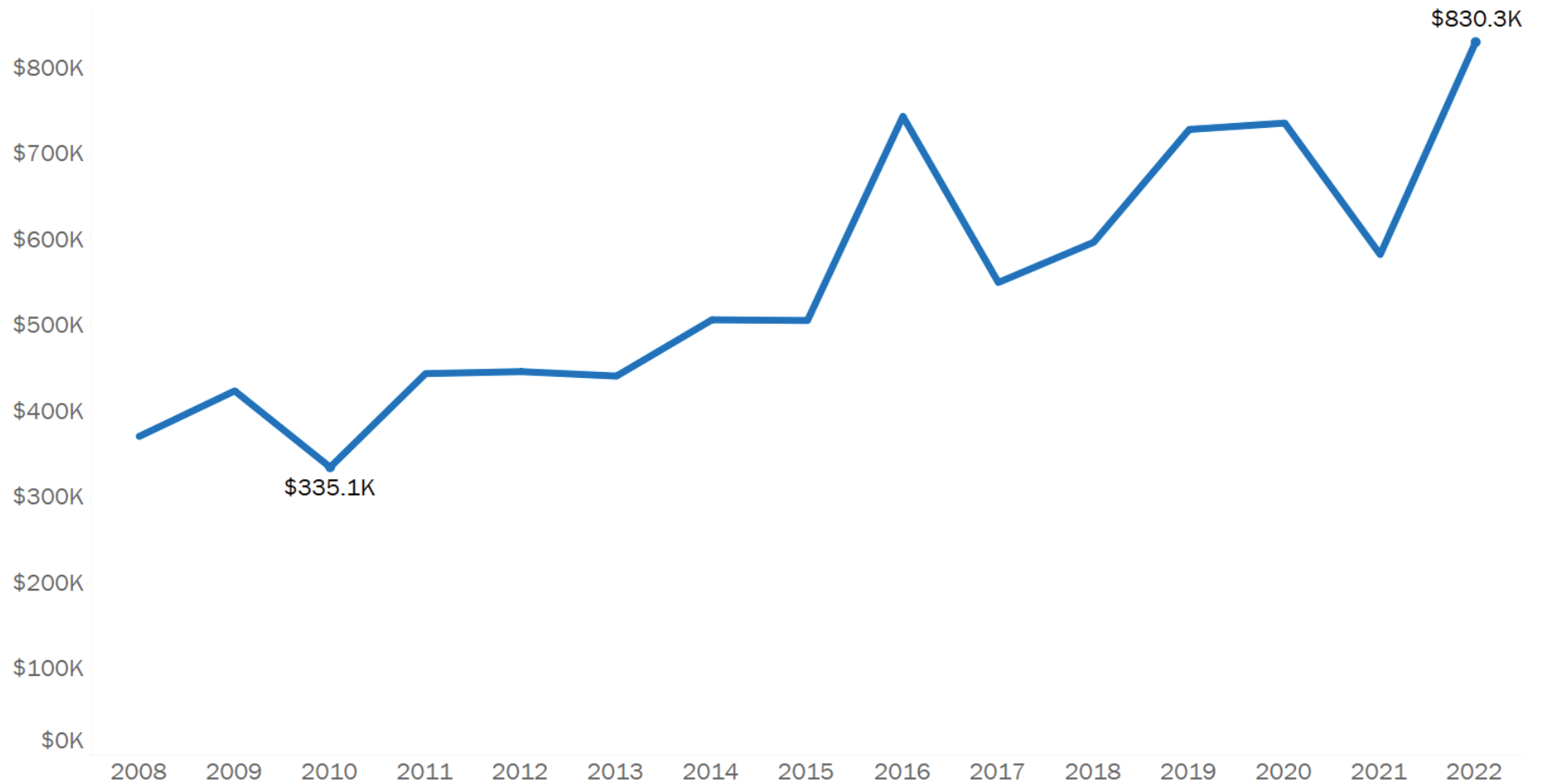


Figure 24

AVERAGE INDEMNITY PAID AT LEAST ONE HOSPITAL

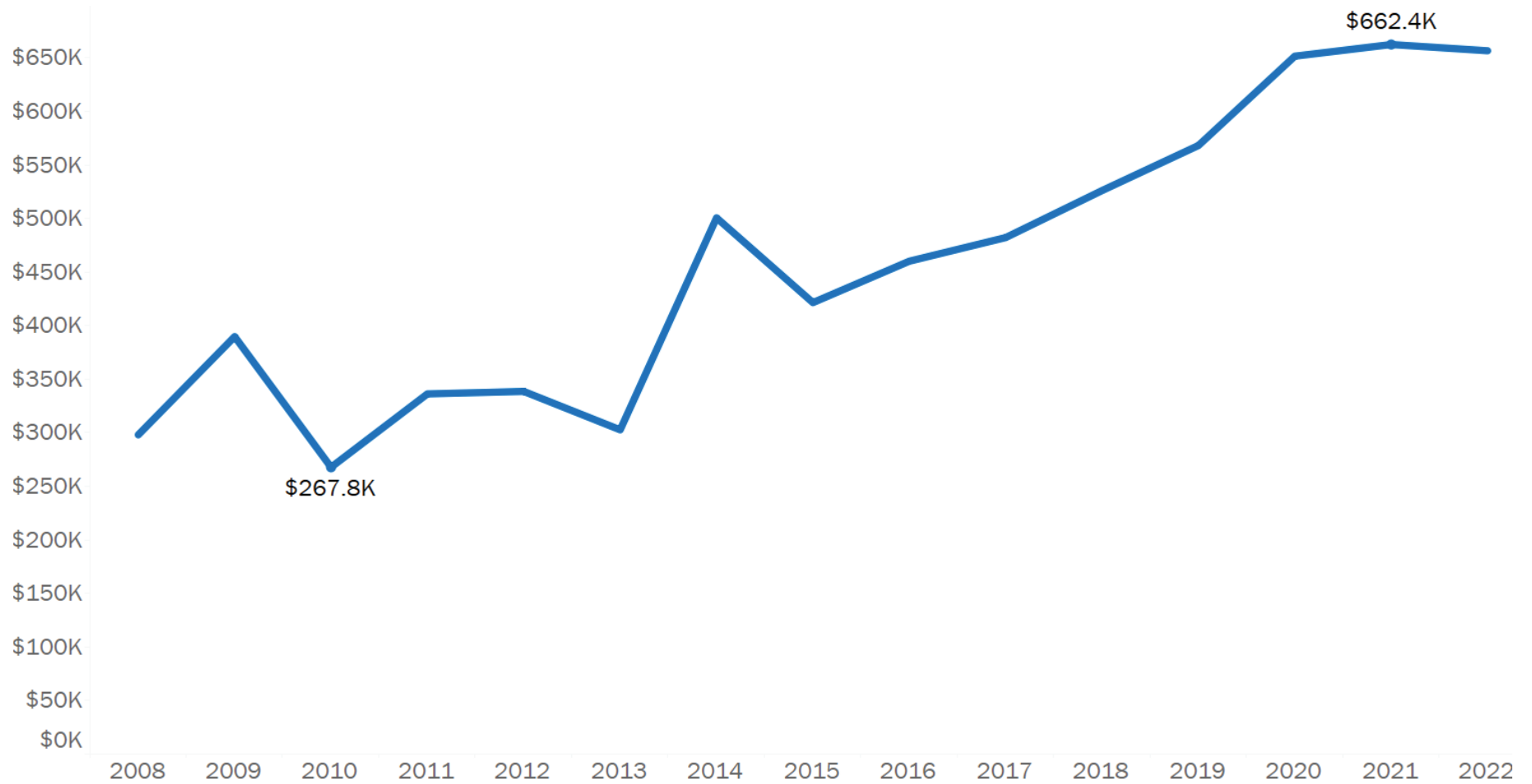


Figure 25

LOSS ADJUSTMENT EXPENSE

ALL CASES

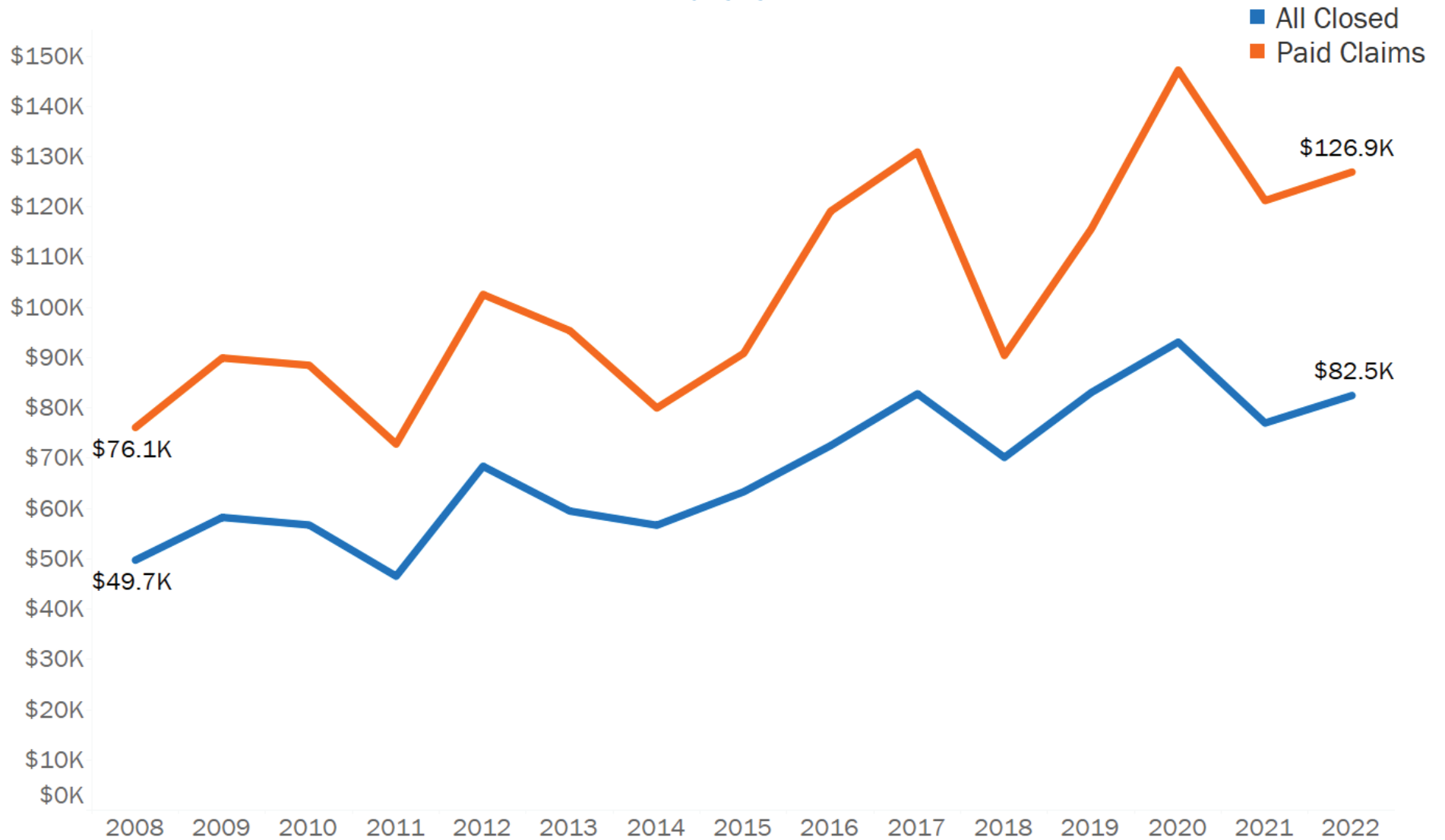


Figure 26

LOSS ADJUSTMENT EXPENSE

AT LEAST ONE PHYSICIAN

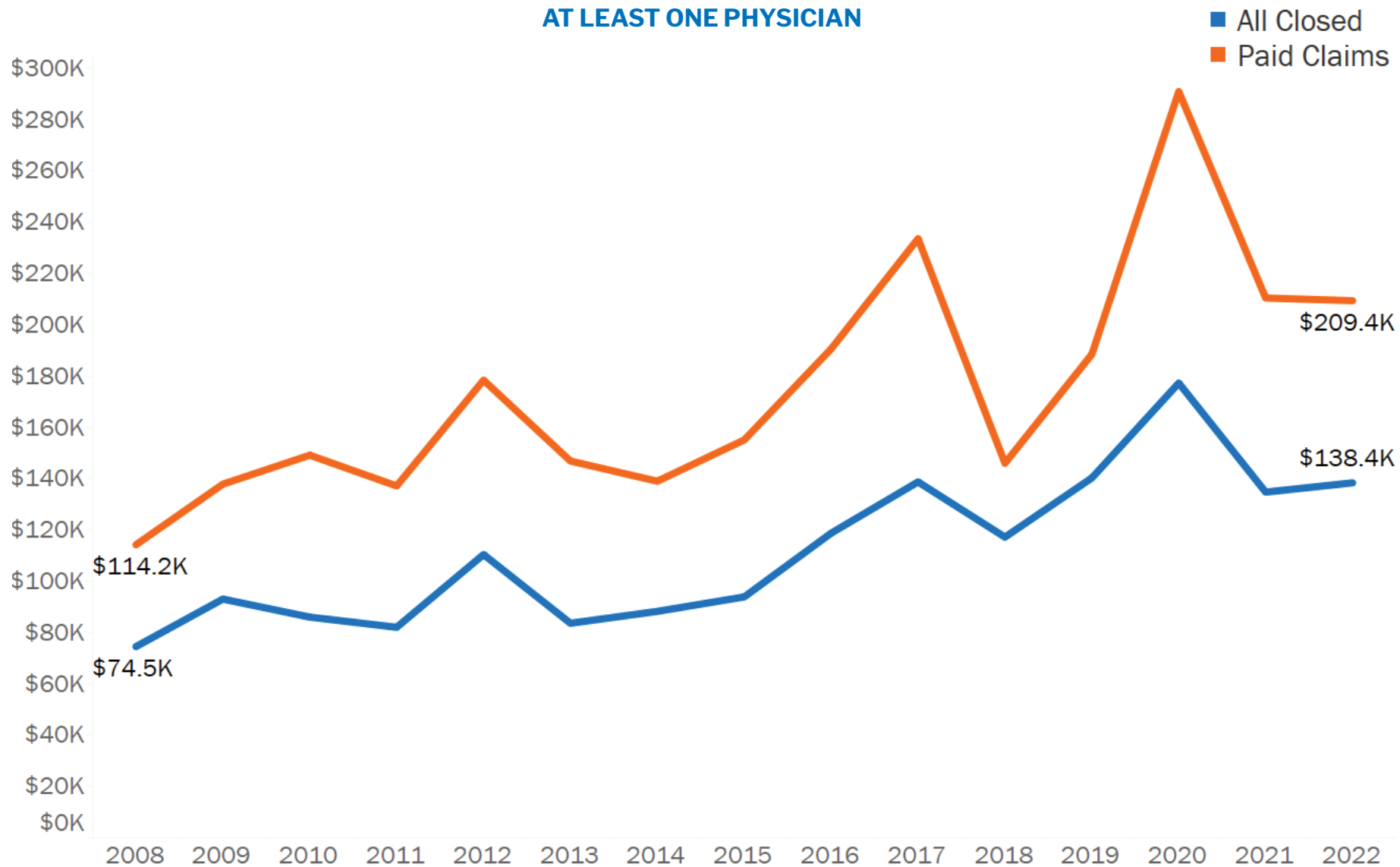


Figure 27

LOSS ADJUSTMENT EXPENSE

AT LEAST ONE HOSPITAL

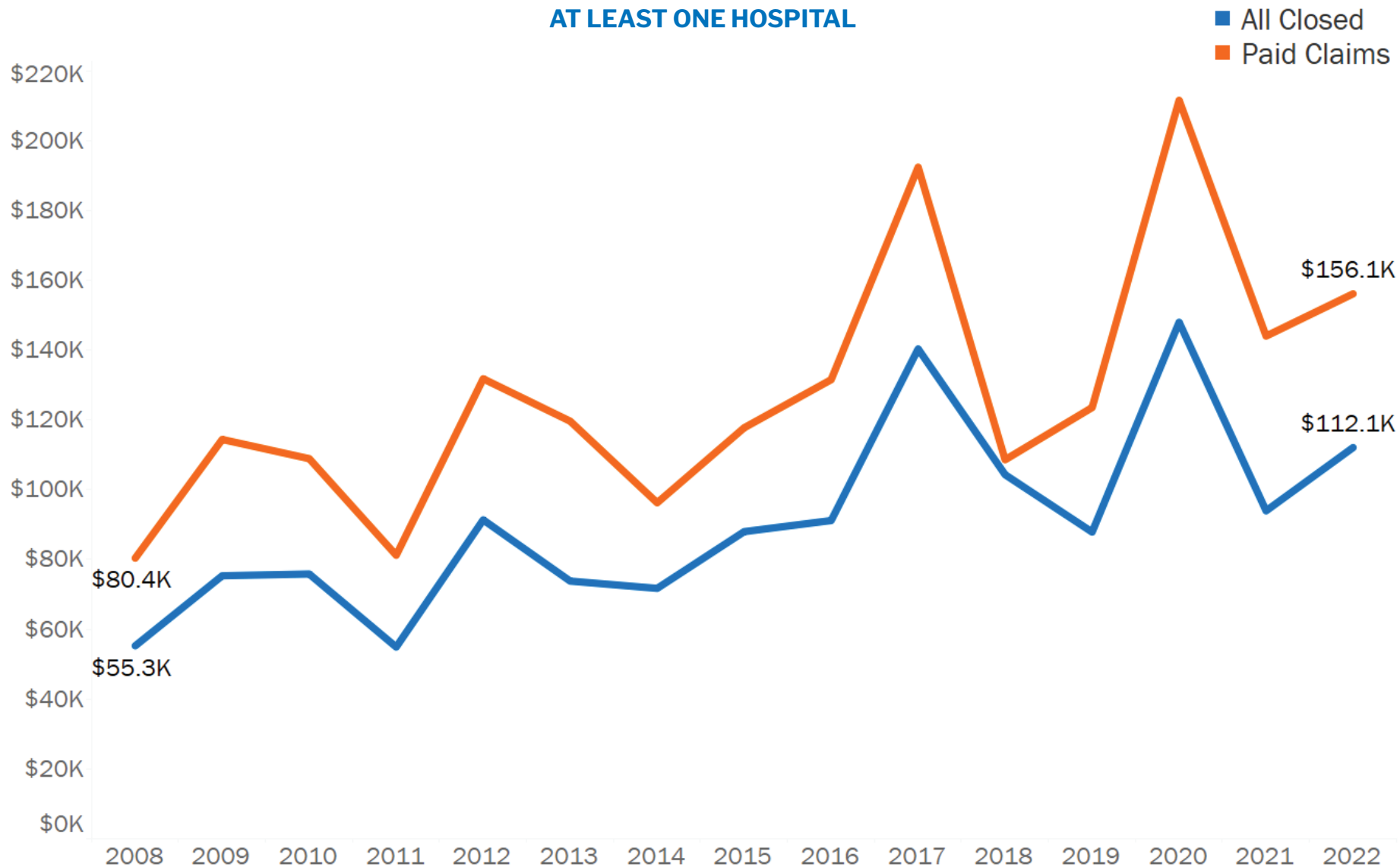


Figure 28

COURT FILINGS BY COUNTY

PRIOR TEN YEARS

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	24	19	\$7,753,625	\$408,086
Andrew	3	3	\$515,000	\$171,667
Atchison	5	4	\$1,045,742	\$261,436
Audrain	24	12	\$2,990,000	\$249,167
Barry	11	8	\$3,034,203	\$379,275
Barton	5	3	\$350,000	\$116,667
Bates	4	4	\$1,612,500	\$403,125
Benton	5	2	\$65,000	\$32,500
Bollinger	0	0	\$0	\$0
Boone	211	107	\$96,440,177	\$901,310
Buchanan	124	76	\$46,787,238	\$615,622
Butler	43	27	\$7,327,000	\$271,370
Caldwell	0	0	\$0	\$0
Callaway	8	2	\$515,000	\$257,500
Camden	59	34	\$17,385,000	\$511,324
Cape Girardeau	93	50	\$25,244,491	\$504,890
Carroll	7	4	\$1,410,000	\$352,500
Carter	1	0	\$0	\$0
Cass	59	36	\$11,702,072	\$325,058
Cedar	5	2	\$1,150,000	\$575,000
Chariton	2	0	\$0	\$0
Christian	5	4	\$720,000	\$180,000
Clark	0	0	\$0	\$0
Clay	203	98	\$36,747,630	\$374,976
Clinton	18	11	\$5,257,500	\$477,955
Cole	119	43	\$13,115,058	\$305,001
Cooper	3	2	\$866,558	\$433,279
Crawford	12	5	\$332,500	\$66,500
Dade	0	0	\$0	\$0
Dallas	2	1	\$200,000	\$200,000
Daviess	1	1	\$251,410	\$251,410
Dekalb	1	1	\$100,000	\$100,000
Dent	2	1	\$100,000	\$100,000
Douglas	1	0	\$0	\$0
Dunklin	18	10	\$9,216,755	\$921,676

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Franklin	35	14	\$5,793,111	\$413,794
Gasconade	3	1	\$65,000	\$65,000
Gentry	8	5	\$1,042,315	\$208,463
Greene	350	210	\$117,439,244	\$559,234
Grundy	7	4	\$5,722,500	\$1,430,625
Harrison	0	0	\$0	\$0
Henry	16	7	\$3,175,000	\$453,571
Hickory	2	1	\$125,000	\$125,000
Holt	2	2	\$510,000	\$255,000
Howard	1	0	\$0	\$0
Howell	27	19	\$13,295,000	\$699,737
Iron	2	1	\$300,000	\$300,000
Jackson	873	527	\$291,664,236	\$553,443
Jasper	174	114	\$68,238,188	\$598,581
Jefferson	65	24	\$2,545,000	\$106,042
Johnson	29	19	\$4,230,604	\$222,663
Knox	4	3	\$250,000	\$83,333
Laclede	12	6	\$2,301,495	\$383,583
Lafayette	17	11	\$2,137,500	\$194,318
Lawrence	15	11	\$3,487,500	\$317,045
Lewis	2	1	\$142,000	\$142,000
Lincoln	5	0	\$0	\$0
Linn	7	5	\$1,040,000	\$208,000
Livingston	18	7	\$2,505,000	\$357,857
Mcdonald	3	2	\$5,510,000	\$2,755,000
Macon	4	2	\$310,000	\$155,000
Madison	7	3	\$1,961,689	\$653,896
Maries	1	0	\$0	\$0
Marion	23	10	\$1,610,963	\$161,096
Mercer	0	0	\$0	\$0
Miller	4	0	\$0	\$0
Mississippi	3	2	\$110,000	\$55,000
Moniteau	2	1	\$10,000	\$10,000
Monroe	0	0	\$0	\$0
Montgomery	0	0	\$0	\$0
Morgan	2	2	\$123,500	\$61,750
New Madrid	3	1	\$187,500	\$187,500
Newton	30	15	\$6,247,000	\$416,467
Nodaway	15	7	\$4,085,700	\$583,671

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Oregon	1	1	\$75,000	\$75,000
Osage	1	0	\$0	\$0
Ozark	0	0	\$0	\$0
Pemiscot	10	5	\$1,017,500	\$203,500
Perry	6	2	\$975,000	\$487,500
Pettis	25	18	\$5,073,250	\$281,847
Phelps	42	19	\$3,721,155	\$195,850
Pike	6	2	\$2,230,000	\$1,115,000
Platte	41	21	\$8,348,778	\$397,561
Polk	23	13	\$4,501,152	\$346,242
Pulaski	5	3	\$1,093,750	\$364,583
Putnam	1	0	\$0	\$0
Ralls	2	1	\$50,000	\$50,000
Randolph	11	7	\$2,395,000	\$342,143
Ray	8	6	\$1,554,500	\$259,083
Reynolds	0	0	\$0	\$0
Ripley	6	3	\$388,000	\$129,333
Saint Charles	173	87	\$30,985,256	\$356,152
Saint Clair	12	7	\$1,762,500	\$251,786
Sainte Genevieve	6	3	\$2,850,000	\$950,000
Saint Francois	40	22	\$10,747,060	\$488,503
Saint Louis	1,185	555	\$248,406,453	\$447,579
Saline	23	15	\$4,768,099	\$317,873
Schuyler	0	0	\$0	\$0
Scotland	4	1	\$500,000	\$500,000
Scott	40	26	\$10,681,370	\$410,822
Shannon	1	1	\$80,000	\$80,000
Shelby	0	0	\$0	\$0
Stoddard	5	5	\$855,000	\$171,000
Stone	3	0	\$0	\$0
Sullivan	0	0	\$0	\$0
Taney	33	16	\$7,070,574	\$441,911
Texas	19	6	\$2,421,500	\$403,583
Vernon	9	9	\$3,841,500	\$426,833
Warren	2	2	\$195,000	\$97,500
Washington	6	3	\$1,090,000	\$363,333
Wayne	3	2	\$370,002	\$185,001
Webster	6	2	\$650,000	\$325,000
Worth	0	0	\$0	\$0

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Wright	1	0	\$0	\$0
Saint Louis City	520	267	\$231,244,196	\$866,083
Appellate Court	2	0	\$0	\$0
Federal Court	251	51	\$15,937,857	\$312,507
Guaranty Fund	1	1	\$47,500	\$47,500
Out Of State	80	39	\$10,052,322	\$257,752
Unknown	10	3	\$2,625,000	\$875,000

MEAN NO. MONTHS: INCIDENT TO DISPOSITION

CLOSED WITH PAYMENT

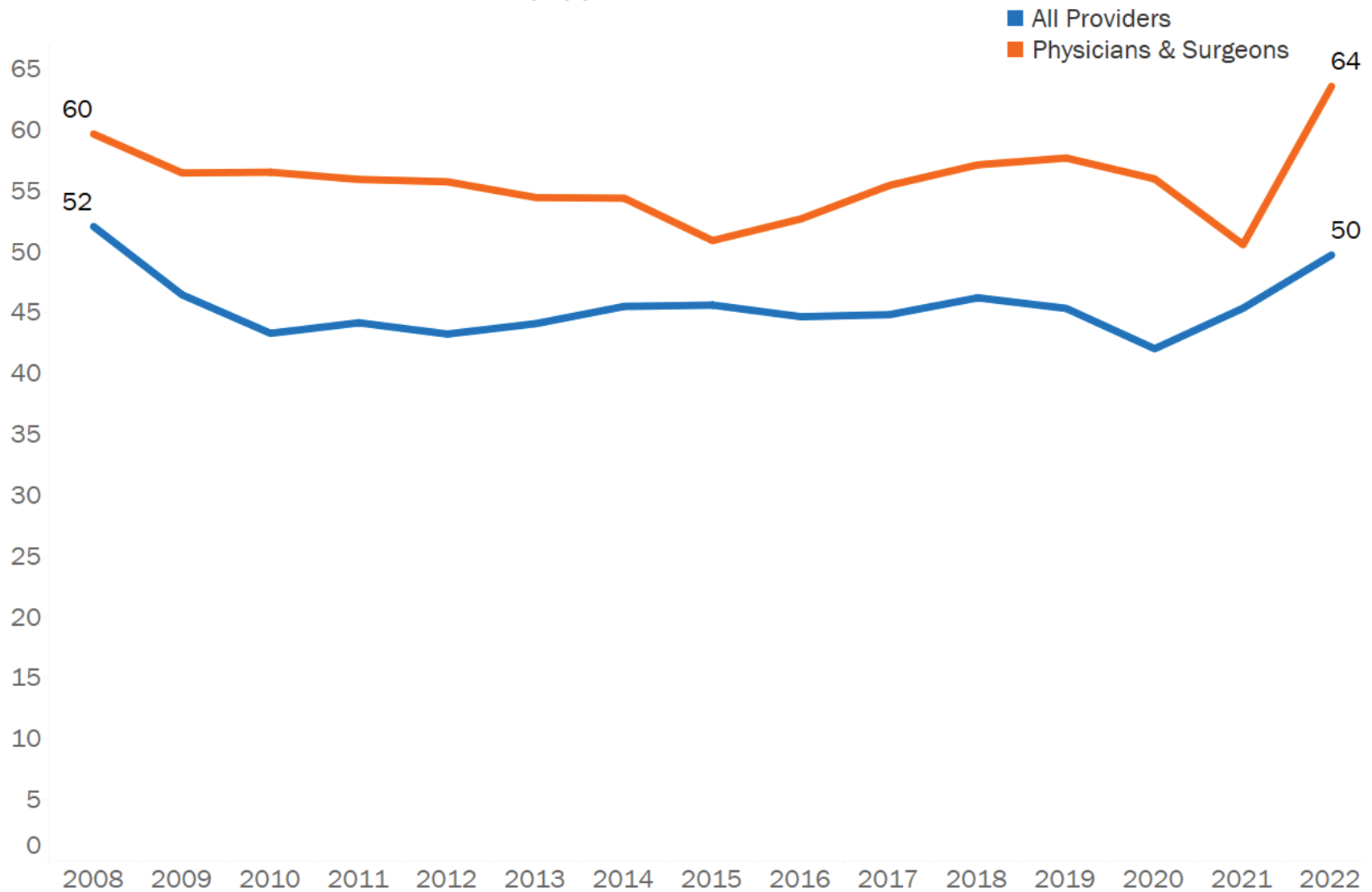


Figure 29

MEAN NO. MONTHS: INCIDENT TO DISPOSITION

BODILY INJURY SEVERITY - ALL PROVIDERS

- Severity 1, 2, 3, 4
- Severity 5, 6, 7, 8
- Severity 9

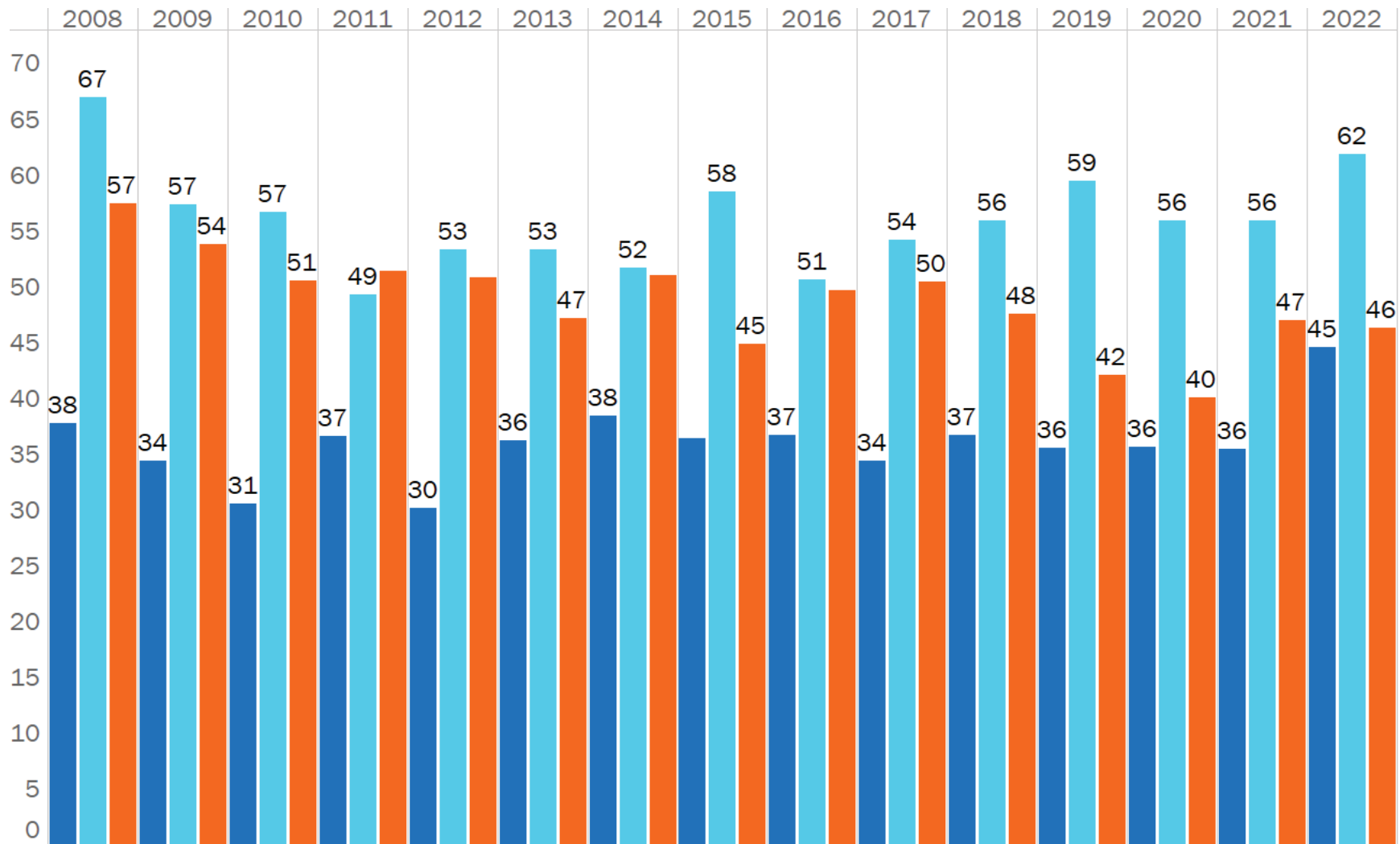


Figure 30

MEAN NO. MONTHS: INCIDENT TO DISPOSITION

BODILY INJURY SEVERITY - PHYSICIANS & SURGEONS

■ Severity 1, 2, 3, 4
 ■ Severity 5, 6, 7, 8
 ■ Severity 9

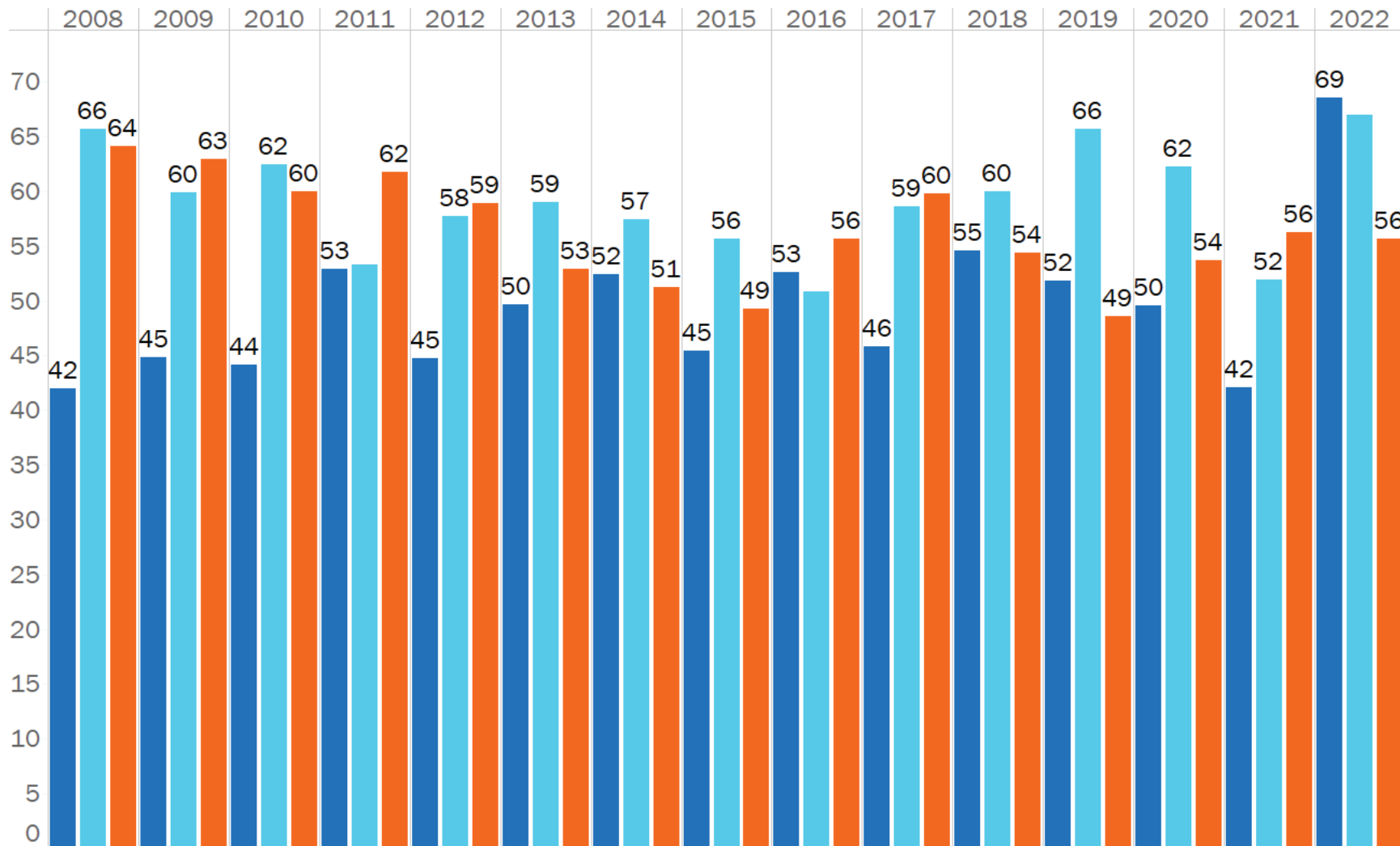


Figure 31

MEAN NO. MONTHS: INCIDENT TO DISPOSITION

BODILY INJURY SEVERITY - HOSPITALS

■ Severity 1, 2, 3, 4
 ■ Severity 5, 6, 7, 8
 ■ Severity 9

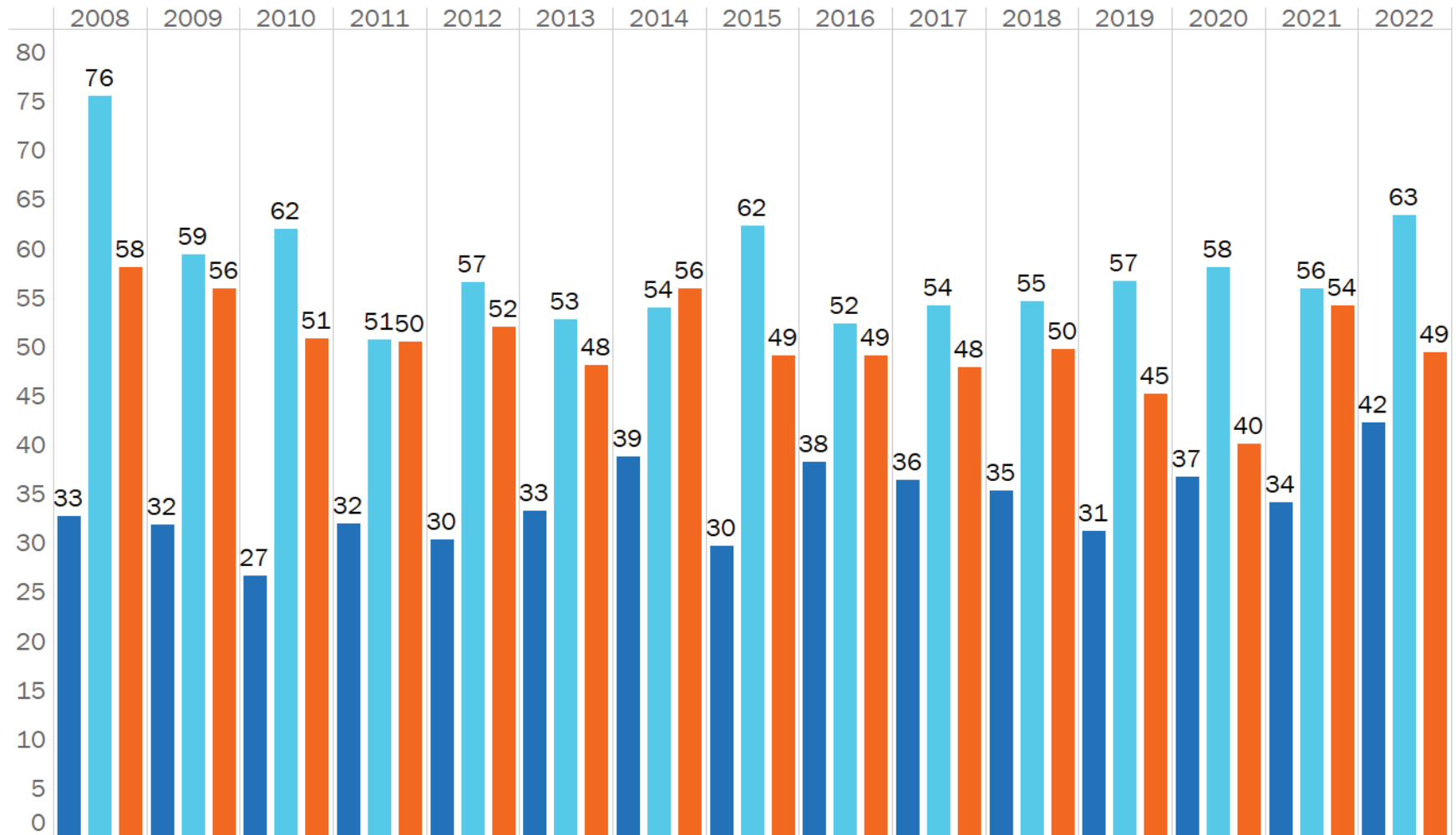


Figure 32

3 Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & surgeons, and hospitals are presented separately for the years preceding three years. Summaries include:

- Average number of months from incident to close
- Number of claims reported and closed
- Cumulative percentage of number of claims
- Total indemnity paid
- Cumulative percentage of indemnity paid for closed claims
- Average economic damages
- Average non-economic damages
- Average indemnity
- Average loss adjustment expense

The following are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages, and lost earning capacity.
- Non-economic damages: damages arising from non-monetary harm, including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life, and loss of consortium.
- Loss adjustment expenses: expense paid to defense counsel and all other allocated loss adjustment expenses, such as filing fees, telephone charges, and fees for expert witnesses.

SUMMARY BY INDEMNITY RANGE

ALL CLOSED CASES: 2022

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	44	276	46.2%	\$0	0.0%	\$0	\$0	\$0	\$30,771
1,000 – 1,999	49	5	47.1%	\$3,712	0.0%	\$325	\$417	\$742	\$4,001
2,000 – 2,999	8	2	47.4%	\$4,612	0.0%	\$1,306	\$1,000	\$2,306	–
3,000 – 3,999	14	1	47.6%	\$3,500	0.0%	–	\$3,500	\$3,500	\$1,581
4,000 – 4,999	5	1	47.7%	\$4,451	0.0%	\$4,451	\$0	\$4,451	\$0
5,000 – 5,999	41	4	48.4%	\$20,000	0.0%	\$2,875	\$1,625	\$5,000	\$27,850
6,000 – 6,999	33	1	48.6%	\$6,820	0.0%	\$4,569	\$2,251	\$6,820	\$6,820
7,000 – 7,999	25	2	48.9%	\$15,000	0.0%	\$2,438	\$5,063	\$7,500	\$2,072
9,000 – 9,999	11	1	49.1%	\$9,000	0.0%	\$4,500	\$4,500	\$9,000	\$0
10,000 – 19,999	35	13	51.3%	\$193,750	0.2%	\$5,048	\$9,856	\$14,904	\$35,526
20,000 – 29,999	44	13	53.4%	\$302,500	0.4%	\$4,548	\$18,722	\$23,269	\$49,711
30,000 – 39,999	68	8	54.8%	\$269,917	0.5%	\$15,913	\$17,827	\$33,740	\$24,126
40,000 – 49,999	50	7	55.9%	\$295,500	0.7%	\$23,443	\$18,771	\$42,214	\$24,641
50,000 – 59,999	62	13	58.1%	\$659,600	1.1%	\$16,077	\$34,662	\$50,738	\$58,833
60,000 – 69,999	86	5	59.0%	\$310,500	1.3%	\$20,904	\$41,196	\$62,100	\$48,848
70,000 – 79,999	56	11	60.8%	\$813,000	1.8%	\$38,291	\$35,618	\$73,909	\$59,413
80,000 – 89,999	45	7	62.0%	\$572,500	2.2%	\$39,636	\$42,150	\$81,786	\$77,925
90,000 – 99,999	51	4	62.6%	\$371,500	2.4%	\$45,210	\$47,665	\$92,875	\$75,062
100,000 – 199,999	49	53	71.5%	\$7,413,970	7.1%	\$50,870	\$87,790	\$139,886	\$116,055
200,000 – 299,999	48	59	81.4%	\$13,387,113	15.5%	\$84,072	\$138,167	\$226,900	\$73,989

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
300,000 – 399,999	47	26	85.8%	\$8,674,278	21.0%	\$98,533	\$223,555	\$333,626	\$121,276
400,000 – 499,999	45	14	88.1%	\$6,060,000	24.8%	\$166,304	\$266,554	\$432,857	\$95,521
500,000 – 999,999	52	36	94.1%	\$22,893,053	39.3%	\$260,237	\$361,792	\$635,918	\$301,245
1,000,000 – 1,999,999	63	20	97.5%	\$24,997,500	55.0%	\$551,447	\$698,428	\$1,249,875	\$302,236
2,000,000 – 2,999,999	66	6	98.5%	\$13,300,000	63.4%	\$674,272	\$1,209,062	\$2,216,667	\$379,000
3,000,000 – 3,999,999	37	5	99.3%	\$15,530,000	73.2%	\$2,182,900	\$883,100	\$3,106,000	\$131,124
Over 4,000,000	39	4	100.0%	\$42,550,000	100.0%	\$3,818,648	\$6,818,852	\$10,637,500	\$446,630
Total	47	597		\$158,661,776		\$108,579	\$151,588	\$265,765	\$82,464
Total (Paid Only)	50	321		\$158,661,776		\$201,938	\$281,925	\$494,273	\$126,911

SUMMARY BY INDEMNITY RANGE

PHYSICIANS & SURGEONS: 2022

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	54	108	46.8%	\$0	0.0%	\$0	\$0	\$0	\$57,475
5,000 – 5,999	78	1	47.2%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$100,749
10,000 – 19,999	57	5	49.4%	\$66,500	0.1%	\$6,050	\$7,250	\$13,300	\$92,029
20,000 – 29,999	70	4	51.1%	\$90,000	0.2%	\$10,030	\$12,471	\$22,500	\$98,089
30,000 – 39,999	203	2	51.9%	\$65,917	0.2%	\$9,300	\$23,659	\$32,959	\$76,046
40,000 – 49,999	124	1	52.4%	\$40,000	0.3%	\$40,000	\$0	\$40,000	\$96,109
50,000 – 59,999	81	3	53.7%	\$150,000	0.4%	\$22,000	\$28,000	\$50,000	\$90,229
60,000 – 69,999	142	2	54.5%	\$125,500	0.5%	\$31,250	\$31,500	\$62,750	\$89,108
70,000 – 79,999	37	1	55.0%	\$75,000	0.6%	\$49,500	\$25,500	\$75,000	\$20,757
80,000 – 89,999	67	1	55.4%	\$80,000	0.7%	\$25,000	\$55,000	\$80,000	\$401,187
90,000 – 99,999	64	3	56.7%	\$274,000	1.0%	\$60,280	\$31,053	\$91,333	\$98,621
100,000 – 199,999	65	11	61.5%	\$1,535,000	2.5%	\$44,895	\$94,650	\$139,545	\$86,755
200,000 – 299,999	62	21	70.6%	\$4,828,808	7.2%	\$114,308	\$115,635	\$229,943	\$116,620
300,000 – 399,999	50	13	76.2%	\$4,364,663	11.5%	\$123,859	\$211,885	\$335,743	\$174,164
400,000 – 499,999	54	9	80.1%	\$3,847,500	15.2%	\$191,778	\$235,722	\$427,500	\$115,150
500,000 – 999,999	61	22	89.6%	\$13,106,308	28.1%	\$259,574	\$336,167	\$595,741	\$410,123
1,000,000 – 1,999,999	59	16	96.5%	\$19,697,500	47.3%	\$509,015	\$722,079	\$1,231,094	\$302,997
2,000,000 – 2,999,999	63	2	97.4%	\$5,200,000	52.4%	\$1,040,815	\$1,559,186	\$2,600,000	\$249,526
3,000,000 – 3,999,999	53	2	98.3%	\$6,030,000	58.3%	\$1,482,250	\$1,432,750	\$3,015,000	\$262,461
Over 4,000,000	39	4	100.0%	\$42,550,000	100.0%	\$3,818,648	\$6,818,852	\$10,637,500	\$446,630

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
Total	59	231		\$102,131,696		\$177,138	\$264,125	\$442,129	\$138,357
Total (Paid Only)	64	123		\$102,131,696		\$332,674	\$496,039	\$830,339	\$209,375

SUMMARY BY INDEMNITY RANGE

HOSPITALS: 2022

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	46	90	36.4%	\$0	0.0%	\$0	\$0	\$0	\$35,228
1,000 – 1,999	49	5	38.5%	\$3,712	0.0%	\$325	\$417	\$742	\$4,001
2,000 – 2,999	8	2	39.3%	\$4,612	0.0%	\$1,306	\$1,000	\$2,306	–
3,000 – 3,999	14	1	39.7%	\$3,500	0.0%	–	\$3,500	\$3,500	\$1,581
5,000 – 5,999	56	2	40.5%	\$10,000	0.0%	\$2,500	\$2,500	\$5,000	\$50,375
7,000 – 7,999	25	2	41.3%	\$15,000	0.0%	\$2,438	\$5,063	\$7,500	\$2,072
10,000 – 19,999	38	7	44.1%	\$101,500	0.1%	\$5,874	\$8,626	\$14,500	\$44,673
20,000 – 29,999	52	6	46.6%	\$137,500	0.3%	\$5,020	\$17,897	\$22,917	\$64,998
30,000 – 39,999	49	5	48.6%	\$169,000	0.4%	\$14,740	\$19,060	\$33,800	\$21,879
40,000 – 49,999	25	4	50.2%	\$168,000	0.6%	\$25,400	\$16,600	\$42,000	\$1,948
50,000 – 59,999	80	5	52.2%	\$250,000	0.8%	\$20,200	\$29,800	\$50,000	\$68,832
60,000 – 69,999	26	1	52.6%	\$63,000	0.9%	\$0	\$63,000	\$63,000	\$750
70,000 – 79,999	50	7	55.5%	\$523,000	1.4%	\$34,100	\$40,614	\$74,714	\$47,759
80,000 – 89,999	41	4	57.1%	\$322,500	1.7%	\$48,113	\$32,513	\$80,625	\$109,102
90,000 – 99,999	64	3	58.3%	\$274,000	2.0%	\$60,280	\$31,053	\$91,333	\$98,621
100,000 – 199,999	62	18	65.6%	\$2,430,970	4.3%	\$58,936	\$76,118	\$135,054	\$62,761
200,000 – 299,999	50	23	74.9%	\$5,217,632	9.4%	\$102,361	\$124,493	\$226,854	\$86,580
300,000 – 399,999	45	11	79.4%	\$3,662,500	13.0%	\$136,908	\$196,046	\$332,955	\$208,134
400,000 – 499,999	47	8	82.6%	\$3,422,500	16.3%	\$143,500	\$284,313	\$427,813	\$107,100
500,000 – 999,999	53	18	89.9%	\$11,174,058	27.1%	\$253,589	\$367,192	\$620,781	\$463,885

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
1,000,000 – 1,999,999	75	13	95.1%	\$16,797,500	43.4%	\$572,110	\$720,005	\$1,292,115	\$305,390
2,000,000 – 2,999,999	55	4	96.8%	\$9,300,000	52.4%	\$1,011,407	\$1,313,593	\$2,325,000	\$430,052
3,000,000 – 3,999,999	37	5	98.8%	\$15,530,000	67.5%	\$2,182,900	\$883,100	\$3,106,000	\$131,124
Over 4,000,000	28	3	100.0%	\$33,500,000	100.0%	\$5,031,530	\$6,135,136	\$11,166,667	\$395,588
Total	50	247		\$103,080,484		\$198,784	\$217,737	\$417,330	\$112,058
Total (Paid Only)	51	157		\$103,080,484		\$312,736	\$342,554	\$656,564	\$156,100

SUMMARY BY INDEMNITY RANGE

ALL CLOSED CASES: 2021

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	43	300	48.7%	\$0	0.0%	\$0	\$0	\$0	\$30,405
1,000 – 1,999	11	6	49.7%	\$7,004	0.0%	\$799	\$368	\$1,167	\$536
3,000 – 3,999	37	2	50.0%	\$6,500	0.0%	\$3,250	\$0	\$3,250	\$9,599
4,000 – 4,999	8	2	50.3%	\$8,500	0.0%	\$0	\$4,250	\$4,250	\$0
5,000 – 5,999	37	7	51.5%	\$35,100	0.0%	\$1,114	\$3,900	\$5,014	\$10,240
6,000 – 6,999	98	1	51.6%	\$6,000	0.0%	\$3,000	\$3,000	\$6,000	\$325
8,000 – 8,999	19	1	51.8%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
9,000 – 9,999	39	1	51.9%	\$9,248	0.1%	\$5,248	\$4,000	\$9,248	\$0
10,000 – 19,999	32	15	54.4%	\$188,656	0.2%	\$4,865	\$7,713	\$12,577	\$12,022
20,000 – 29,999	51	13	56.5%	\$305,586	0.4%	\$5,573	\$17,934	\$23,507	\$48,464
30,000 – 39,999	21	10	58.1%	\$315,630	0.6%	\$13,513	\$18,050	\$31,563	\$7,138
40,000 – 49,999	42	6	59.1%	\$253,604	0.7%	\$467	\$41,801	\$42,267	\$41,488
50,000 – 59,999	26	6	60.1%	\$300,000	0.9%	\$4,833	\$45,167	\$50,000	\$11,184
60,000 – 69,999	50	5	60.9%	\$304,000	1.1%	\$11,664	\$49,136	\$60,800	\$26,893
70,000 – 79,999	40	11	62.7%	\$810,000	1.6%	\$35,250	\$38,386	\$73,636	\$54,588
80,000 – 89,999	112	1	62.8%	\$80,000	1.7%	\$16,600	\$58,400	\$80,000	\$26,470
90,000 – 99,999	63	3	63.3%	\$284,000	1.8%	\$0	\$61,667	\$94,667	\$81,793
100,000 – 199,999	41	57	72.6%	\$8,060,250	6.9%	\$42,414	\$94,406	\$141,408	\$41,046
200,000 – 299,999	45	43	79.5%	\$9,997,500	13.2%	\$84,062	\$148,438	\$232,500	\$80,170
300,000 – 399,999	46	26	83.8%	\$8,747,000	18.7%	\$114,116	\$222,307	\$336,423	\$63,262

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
400,000 – 499,999	43	24	87.7%	\$10,426,800	25.3%	\$144,646	\$289,804	\$434,450	\$249,298
500,000 – 999,999	51	42	94.5%	\$27,760,791	42.8%	\$205,277	\$455,694	\$660,971	\$240,581
1,000,000 – 1,999,999	62	22	98.1%	\$28,605,786	60.9%	\$372,275	\$906,776	\$1,300,263	\$262,311
2,000,000 – 2,999,999	110	5	98.9%	\$10,810,000	67.7%	\$1,518,080	\$643,920	\$2,162,000	\$348,163
3,000,000 – 3,999,999	93	1	99.0%	\$3,000,000	69.6%	\$1,500,000	\$1,500,000	\$3,000,000	\$2,121,044
Over 4,000,000	65	6	100.0%	\$48,250,001	100.0%	\$7,060,860	\$980,807	\$8,041,667	\$475,611
Total	44	616		\$158,579,956		\$132,379	\$123,705	\$257,435	\$76,997
Total (Paid Only)	45	316		\$158,579,956		\$258,055	\$241,147	\$501,835	\$121,230

SUMMARY BY INDEMNITY RANGE

PHYSICIANS & SURGOENS: 2021

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	46	132	49.3%	\$0	0.0%	\$0	\$0	\$0	\$56,748
5,000 – 5,999	95	1	49.6%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$0
8,000 – 8,999	19	1	50.0%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
9,000 – 9,999	39	1	50.4%	\$9,248	0.0%	\$5,248	\$4,000	\$9,248	\$0
10,000 – 19,999	71	3	51.5%	\$35,000	0.1%	\$2,520	\$9,147	\$11,667	\$33,462
20,000 – 29,999	32	2	52.2%	\$47,500	0.1%	\$11,250	\$12,500	\$23,750	\$1,917
30,000 – 39,999	18	3	53.4%	\$92,000	0.2%	\$11,267	\$19,400	\$30,667	\$1,217
40,000 – 49,999	43	5	55.2%	\$213,604	0.5%	\$560	\$42,161	\$42,721	\$47,446
50,000 – 59,999	36	1	55.6%	\$50,000	0.6%	\$25,000	\$25,000	\$50,000	\$59,761
70,000 – 79,999	46	3	56.7%	\$220,000	0.9%	\$55,000	\$18,333	\$73,333	\$120,320
90,000 – 99,999	74	2	57.5%	\$185,000	1.1%	\$0	\$92,500	\$92,500	\$106,244
100,000 – 199,999	40	14	62.7%	\$2,079,500	3.7%	\$42,971	\$105,564	\$148,536	\$45,764
200,000 – 299,999	55	21	70.5%	\$4,890,000	9.9%	\$86,081	\$146,776	\$232,857	\$117,321
300,000 – 399,999	53	18	77.2%	\$6,119,500	17.6%	\$110,855	\$229,117	\$339,972	\$75,956
400,000 – 499,999	46	15	82.8%	\$6,562,574	25.9%	\$187,633	\$249,872	\$437,505	\$372,241
500,000 – 999,999	50	25	92.2%	\$15,669,781	45.7%	\$194,679	\$432,112	\$626,791	\$378,601
1,000,000 – 1,999,999	53	15	97.8%	\$19,371,212	70.1%	\$271,999	\$988,304	\$1,291,414	\$238,750
2,000,000 – 2,999,999	81	2	98.5%	\$4,810,000	76.2%	\$1,220,200	\$1,184,800	\$2,405,000	\$647,948
3,000,000 – 3,999,999	93	1	98.9%	\$3,000,000	79.9%	\$1,500,000	\$1,500,000	\$3,000,000	\$2,121,044
Over 4,000,000	61	3	100.0%	\$15,900,001	100.0%	\$4,047,222	\$1,252,778	\$5,300,000	\$372,855

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
Total	48	268		\$79,267,920		\$121,325	\$172,709	\$295,776	\$134,739
Total (Paid Only)	51	136		\$79,267,920		\$239,082	\$340,339	\$582,852	\$210,437

SUMMARY BY INDEMNITY RANGE

HOSPITALS: 2021

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	48	115	41.8%	\$0	0.0%	\$0	\$0	\$0	\$24,293
1,000 – 1,999	17	3	42.9%	\$3,895	0.0%	\$1,020	\$278	\$1,298	\$20
4,000 – 4,999	6	1	43.3%	\$4,500	0.0%	–	\$4,500	\$4,500	–
5,000 – 5,999	29	4	44.7%	\$20,000	0.0%	\$1,325	\$3,675	\$5,000	\$6,250
8,000 – 8,999	19	1	45.1%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
10,000 – 19,999	38	10	48.7%	\$133,280	0.2%	\$5,273	\$8,055	\$13,328	\$14,918
20,000 – 29,999	62	8	51.6%	\$190,586	0.3%	\$4,838	\$18,986	\$23,823	\$68,219
30,000 – 39,999	18	5	53.5%	\$155,000	0.5%	\$7,980	\$23,020	\$31,000	\$778
40,000 – 49,999	46	2	54.2%	\$87,500	0.6%	\$1,400	\$42,350	\$43,750	\$38,042
50,000 – 59,999	28	4	55.6%	\$200,000	0.8%	\$6,250	\$43,750	\$50,000	\$14,940
60,000 – 69,999	40	3	56.7%	\$182,000	0.9%	\$13,640	\$47,027	\$60,667	\$28,807
70,000 – 79,999	39	8	59.6%	\$590,000	1.5%	\$34,094	\$39,656	\$73,750	\$60,624
90,000 – 99,999	74	2	60.4%	\$185,000	1.7%	\$0	\$92,500	\$92,500	\$106,244
100,000 – 199,999	45	20	67.6%	\$2,663,750	4.2%	\$40,650	\$92,538	\$133,188	\$47,502
200,000 – 299,999	54	15	73.1%	\$3,607,500	7.6%	\$92,930	\$147,570	\$240,500	\$99,232
300,000 – 399,999	50	12	77.5%	\$4,225,000	11.6%	\$74,783	\$277,300	\$352,083	\$95,996
400,000 – 499,999	44	10	81.1%	\$4,294,226	15.6%	\$110,150	\$319,273	\$429,423	\$130,066
500,000 – 999,999	53	34	93.5%	\$21,904,781	36.3%	\$183,443	\$460,816	\$644,258	\$280,169
1,000,000 – 1,999,999	53	8	96.4%	\$10,468,286	46.2%	\$525,111	\$783,424	\$1,308,536	\$297,434
2,000,000 – 2,999,999	82	4	97.8%	\$8,810,000	54.5%	\$1,397,600	\$804,900	\$2,202,500	\$435,204

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
Over 4,000,000	65	6	100.0%	\$48,250,001	100.0%	\$7,060,860	\$980,807	\$8,041,667	\$475,611
Total	48	275		\$105,983,305		\$229,402	\$155,992	\$385,394	\$93,935
Total (Paid Only)	48	160		\$105,983,305		\$394,284	\$268,111	\$662,396	\$143,991

SUMMARY BY INDEMNITY RANGE

ALL CLOSED CASES: 2020

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	44	276	46.2%	\$0	0.0%	\$0	\$0	\$0	\$30,771
1,000 – 1,999	49	5	47.1%	\$3,712	0.0%	\$325	\$417	\$742	\$4,001
2,000 – 2,999	8	2	47.4%	\$4,612	0.0%	\$1,306	\$1,000	\$2,306	–
3,000 – 3,999	14	1	47.6%	\$3,500	0.0%	–	\$3,500	\$3,500	\$1,581
4,000 – 4,999	5	1	47.7%	\$4,451	0.0%	\$4,451	\$0	\$4,451	\$0
5,000 – 5,999	41	4	48.4%	\$20,000	0.0%	\$2,875	\$1,625	\$5,000	\$27,850
6,000 – 6,999	33	1	48.6%	\$6,820	0.0%	\$4,569	\$2,251	\$6,820	\$6,820
7,000 – 7,999	25	2	48.9%	\$15,000	0.0%	\$2,438	\$5,063	\$7,500	\$2,072
9,000 – 9,999	11	1	49.1%	\$9,000	0.0%	\$4,500	\$4,500	\$9,000	\$0
10,000 – 19,999	35	13	51.3%	\$193,750	0.2%	\$5,048	\$9,856	\$14,904	\$35,526
20,000 – 29,999	44	13	53.4%	\$302,500	0.4%	\$4,548	\$18,722	\$23,269	\$49,711
30,000 – 39,999	68	8	54.8%	\$269,917	0.5%	\$15,913	\$17,827	\$33,740	\$24,126
40,000 – 49,999	50	7	55.9%	\$295,500	0.7%	\$23,443	\$18,771	\$42,214	\$24,641
50,000 – 59,999	62	13	58.1%	\$659,600	1.1%	\$16,077	\$34,662	\$50,738	\$58,833
60,000 – 69,999	86	5	59.0%	\$310,500	1.3%	\$20,904	\$41,196	\$62,100	\$48,848
70,000 – 79,999	56	11	60.8%	\$813,000	1.8%	\$38,291	\$35,618	\$73,909	\$59,413
80,000 – 89,999	45	7	62.0%	\$572,500	2.2%	\$39,636	\$42,150	\$81,786	\$77,925
90,000 – 99,999	51	4	62.6%	\$371,500	2.4%	\$45,210	\$47,665	\$92,875	\$75,062
100,000 – 199,999	49	53	71.5%	\$7,413,970	7.1%	\$50,870	\$87,790	\$139,886	\$116,055
200,000 – 299,999	48	59	81.4%	\$13,387,113	15.5%	\$84,072	\$138,167	\$226,900	\$73,989

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
300,000 – 399,999	47	26	85.8%	\$8,674,278	21.0%	\$98,533	\$223,555	\$333,626	\$121,276
400,000 – 499,999	45	14	88.1%	\$6,060,000	24.8%	\$166,304	\$266,554	\$432,857	\$95,521
500,000 – 999,999	52	36	94.1%	\$22,893,053	39.3%	\$260,237	\$361,792	\$635,918	\$301,245
1,000,000 – 1,999,999	63	20	97.5%	\$24,997,500	55.0%	\$551,447	\$698,428	\$1,249,875	\$302,236
2,000,000 – 2,999,999	66	6	98.5%	\$13,300,000	63.4%	\$674,272	\$1,209,062	\$2,216,667	\$379,000
3,000,000 – 3,999,999	37	5	99.3%	\$15,530,000	73.2%	\$2,182,900	\$883,100	\$3,106,000	\$131,124
Over 4,000,000	39	4	100.0%	\$42,550,000	100.0%	\$3,818,648	\$6,818,852	\$10,637,500	\$446,630
Total	47	597		\$158,661,776		\$108,579	\$151,588	\$265,765	\$82,464
Total (Paid Only)	50	321		\$158,661,776		\$201,938	\$281,925	\$494,273	\$126,911

SUMMARY BY INDEMNITY RANGE

PHYSICIANS & SURGEONS: 2020

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	54	108	46.8%	\$0	0.0%	\$0	\$0	\$0	\$57,475
5,000 – 5,999	78	1	47.2%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$100,749
10,000 – 19,999	57	5	49.4%	\$66,500	0.1%	\$6,050	\$7,250	\$13,300	\$92,029
20,000 – 29,999	70	4	51.1%	\$90,000	0.2%	\$10,030	\$12,471	\$22,500	\$98,089
30,000 – 39,999	203	2	51.9%	\$65,917	0.2%	\$9,300	\$23,659	\$32,959	\$76,046
40,000 – 49,999	124	1	52.4%	\$40,000	0.3%	\$40,000	\$0	\$40,000	\$96,109
50,000 – 59,999	81	3	53.7%	\$150,000	0.4%	\$22,000	\$28,000	\$50,000	\$90,229
60,000 – 69,999	142	2	54.5%	\$125,500	0.5%	\$31,250	\$31,500	\$62,750	\$89,108
70,000 – 79,999	37	1	55.0%	\$75,000	0.6%	\$49,500	\$25,500	\$75,000	\$20,757
80,000 – 89,999	67	1	55.4%	\$80,000	0.7%	\$25,000	\$55,000	\$80,000	\$401,187
90,000 – 99,999	64	3	56.7%	\$274,000	1.0%	\$60,280	\$31,053	\$91,333	\$98,621
100,000 – 199,999	65	11	61.5%	\$1,535,000	2.5%	\$44,895	\$94,650	\$139,545	\$86,755
200,000 – 299,999	62	21	70.6%	\$4,828,808	7.2%	\$114,308	\$115,635	\$229,943	\$116,620
300,000 – 399,999	50	13	76.2%	\$4,364,663	11.5%	\$123,859	\$211,885	\$335,743	\$174,164
400,000 – 499,999	54	9	80.1%	\$3,847,500	15.2%	\$191,778	\$235,722	\$427,500	\$115,150
500,000 – 999,999	61	22	89.6%	\$13,106,308	28.1%	\$259,574	\$336,167	\$595,741	\$410,123
1,000,000 – 1,999,999	59	16	96.5%	\$19,697,500	47.3%	\$509,015	\$722,079	\$1,231,094	\$302,997
2,000,000 – 2,999,999	63	2	97.4%	\$5,200,000	52.4%	\$1,040,815	\$1,559,186	\$2,600,000	\$249,526
3,000,000 – 3,999,999	53	2	98.3%	\$6,030,000	58.3%	\$1,482,250	\$1,432,750	\$3,015,000	\$262,461
Over 4,000,000	39	4	100.0%	\$42,550,000	100.0%	\$3,818,648	\$6,818,852	\$10,637,500	\$446,630

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
Total	59	231		\$102,131,696		\$177,138	\$264,125	\$442,129	\$138,357
Total (Paid Only)	64	123		\$102,131,696		\$332,674	\$496,039	\$830,339	\$209,375

SUMMARY BY INDEMNITY RANGE

HOSPITALS: 2020

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	46	90	36.4%	\$0	0.0%	\$0	\$0	\$0	\$35,228
1,000 – 1,999	49	5	38.5%	\$3,712	0.0%	\$325	\$417	\$742	\$4,001
2,000 – 2,999	8	2	39.3%	\$4,612	0.0%	\$1,306	\$1,000	\$2,306	–
3,000 – 3,999	14	1	39.7%	\$3,500	0.0%	–	\$3,500	\$3,500	\$1,581
5,000 – 5,999	56	2	40.5%	\$10,000	0.0%	\$2,500	\$2,500	\$5,000	\$50,375
7,000 – 7,999	25	2	41.3%	\$15,000	0.0%	\$2,438	\$5,063	\$7,500	\$2,072
10,000 – 19,999	38	7	44.1%	\$101,500	0.1%	\$5,874	\$8,626	\$14,500	\$44,673
20,000 – 29,999	52	6	46.6%	\$137,500	0.3%	\$5,020	\$17,897	\$22,917	\$64,998
30,000 – 39,999	49	5	48.6%	\$169,000	0.4%	\$14,740	\$19,060	\$33,800	\$21,879
40,000 – 49,999	25	4	50.2%	\$168,000	0.6%	\$25,400	\$16,600	\$42,000	\$1,948
50,000 – 59,999	80	5	52.2%	\$250,000	0.8%	\$20,200	\$29,800	\$50,000	\$68,832
60,000 – 69,999	26	1	52.6%	\$63,000	0.9%	\$0	\$63,000	\$63,000	\$750
70,000 – 79,999	50	7	55.5%	\$523,000	1.4%	\$34,100	\$40,614	\$74,714	\$47,759
80,000 – 89,999	41	4	57.1%	\$322,500	1.7%	\$48,113	\$32,513	\$80,625	\$109,102
90,000 – 99,999	64	3	58.3%	\$274,000	2.0%	\$60,280	\$31,053	\$91,333	\$98,621
100,000 – 199,999	62	18	65.6%	\$2,430,970	4.3%	\$58,936	\$76,118	\$135,054	\$62,761
200,000 – 299,999	50	23	74.9%	\$5,217,632	9.4%	\$102,361	\$124,493	\$226,854	\$86,580
300,000 – 399,999	45	11	79.4%	\$3,662,500	13.0%	\$136,908	\$196,046	\$332,955	\$208,134
400,000 – 499,999	47	8	82.6%	\$3,422,500	16.3%	\$143,500	\$284,313	\$427,813	\$107,100
500,000 – 999,999	53	18	89.9%	\$11,174,058	27.1%	\$253,589	\$367,192	\$620,781	\$463,885

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
1,000,000 – 1,999,999	75	13	95.1%	\$16,797,500	43.4%	\$572,110	\$720,005	\$1,292,115	\$305,390
2,000,000 – 2,999,999	55	4	96.8%	\$9,300,000	52.4%	\$1,011,407	\$1,313,593	\$2,325,000	\$430,052
3,000,000 – 3,999,999	37	5	98.8%	\$15,530,000	67.5%	\$2,182,900	\$883,100	\$3,106,000	\$131,124
Over 4,000,000	28	3	100.0%	\$33,500,000	100.0%	\$5,031,530	\$6,135,136	\$11,166,667	\$395,588
Total	50	247		\$103,080,484		\$198,784	\$217,737	\$417,330	\$112,058
Total (Paid Only)	51	157		\$103,080,484		\$312,736	\$342,554	\$656,564	\$156,100

4 Average Payments by Injury Severity And Lapsed Time to Disposition

This section illustrates the paid claim count, the average paid indemnity (economic + noneconomic), the percent change of paid claims, and the percent change of average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the month from incident to disposition for all medical care providers, physicians and hospitals. Severity categories are defined as follows:

- **Temporary Injuries (1 – 4)**

1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
3. Minor – Infections, misset fracture, fall in hospital. Recovery is delayed.
4. Major – burns, surgical material retained, drug side-effect, temporary brain damage. Recovery delayed.

- **Permanent Non-Fatal Injuries (5 – 8)**

1. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
2. Significant – Deafness, loss of limb, loss of eye, one kidney or lung
3. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
4. Grave – quadriplegia, severe brain damage, life-long care or fatal prognosis.

- **Fatalities – 9**

MALPRACTICE PAYMENTS BY PROVIDER TYPE

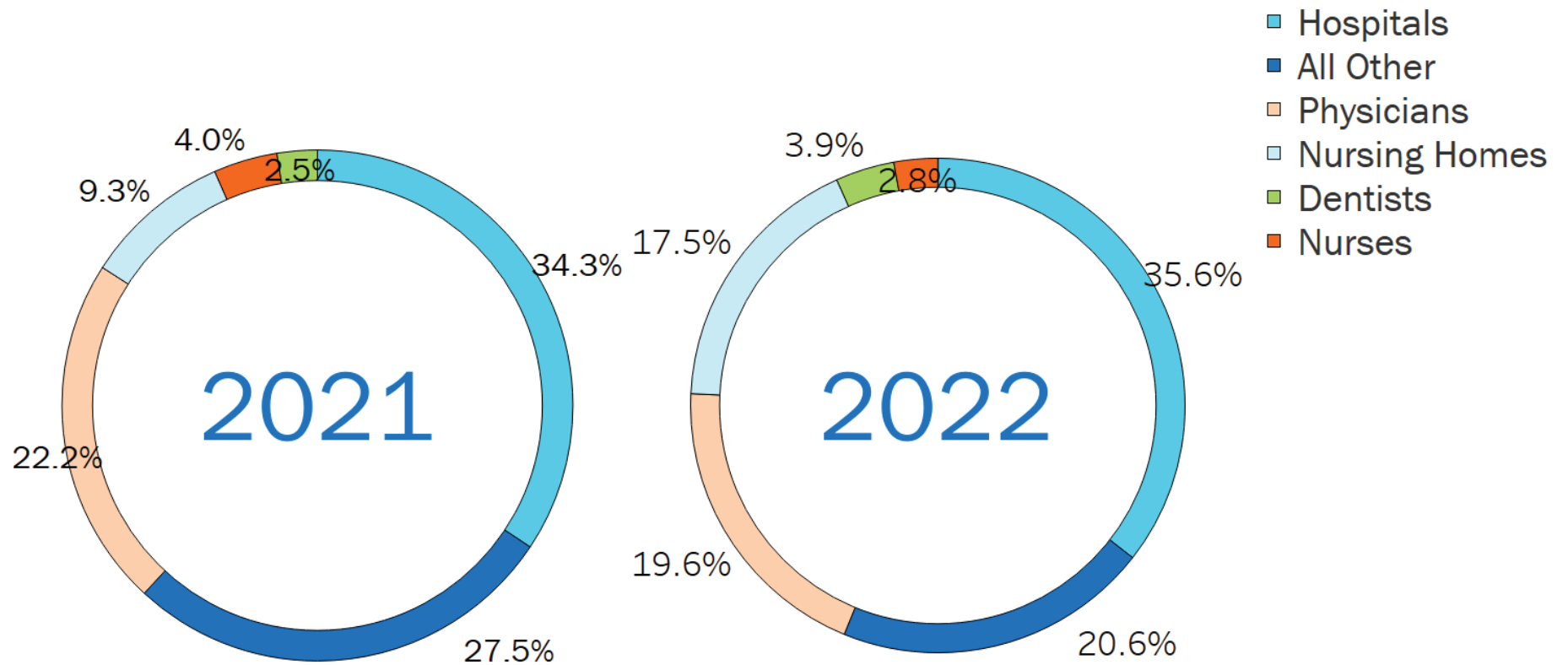


Figure 33

AVERAGE INDEMNITY BY SEVERITY

ALL CASES

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Chiropractors	1	\$25,000	0.0%	2400.0%	1	\$1,000	(66.7%)	(96.6%)	3	\$89,500	200.0%	(70.2%)
Clinics & Corporations	27	\$5,032,741	(10.0%)	34.4%	30	\$4,159,419	(18.9%)	(38.4%)	37	\$8,327,007	8.8%	72.3%
Dentists	9	\$556,500	28.6%	(21.7%)	7	\$553,000	(30.0%)	(72.7%)	10	\$2,895,714	66.7%	195.5%
Hospitals	55	\$5,618,824	5.8%	(4.7%)	52	\$5,573,175	(29.7%)	(18.8%)	74	\$9,773,199	5.7%	(14.7%)
Nurses	3	\$497,500	(72.7%)	(5.7%)	11	\$1,935,000	266.7%	(2.6%)	3	\$541,857	(76.9%)	60.3%
Nursing Homes	24	\$5,009,841	166.7%	3.8%	9	\$1,810,738	(25.0%)	12.5%	12	\$2,146,500	20.0%	21.7%
Optometrists	0	\$0	—	—	0	\$0	—	—	0	\$0	—	—
Pharmacies	2	\$65,000	(50.0%)	(40.7%)	4	\$219,118	33.3%	79.6%	3	\$91,500	200.0%	335.7%
Physicians & Surgeons	21	\$14,329,000	(8.7%)	216.8%	23	\$4,953,500	(25.8%)	(17.6%)	31	\$8,104,205	82.4%	14.2%
Podiatrist/Chiropodist	1	\$200,000	0.0%	(8.0%)	1	\$217,500	—	—	0	\$0	(100.0%)	(100.0%)
Total	143	\$31,334,406	3.6%	55.7%	138	\$19,422,450	(20.2%)	(23.8%)	173	\$31,969,482	13.1%	24.0%

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Chiropractors	0	\$0	(100.0%)	(100.0%)	3	\$510,000	200.0%	88.9%	1	\$90,000	0.0%	(48.6%)
Clinics & Corporations	26	\$26,920,750	(31.6%)	70.6%	38	\$23,067,847	81.0%	8.9%	21	\$11,707,499	(51.2%)	(17.5%)

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Dentists	5	\$409,600	66.7%	22.9%	3	\$200,000	0.0%	(92.3%)	3	\$2,600,000	200.0%	687.9%
Hospitals	43	\$40,782,500	10.3%	(33.7%)	39	\$55,773,240	(7.1%)	3.3%	42	\$58,129,412	(22.2%)	33.7%
Nurses	3	\$475,000	200.0%	691.7%	1	\$20,000	(85.7%)	(90.5%)	7	\$1,480,000	250.0%	(11.0%)
Nursing Homes	0	\$0	(100.0%)	(100.0%)	3	\$991,678	–	–	0	\$0	(100.0%)	(100.0%)
Optometrists	2	\$445,000	100.0%	(77.8%)	1	\$1,000,000	–	–	0	\$0	(100.0%)	(100.0%)
Pharmacies	1	\$917	0.0%	(98.3%)	1	\$55,000	–	–	0	\$0	–	–
Physicians & Surgeons	30	\$10,169,663	(23.1%)	(21.4%)	39	\$16,816,500	(9.3%)	(15.7%)	43	\$21,993,165	(23.2%)	(27.6%)
Podiatrist/Chiropracist	1	\$50,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$180,000	–	–
Total	111	\$79,253,430	(13.3%)	(7.2%)	128	\$98,434,265	8.5%	(5.7%)	118	\$96,180,076	(26.7%)	4.3%

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Chiropractors	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Clinics & Corporations	19	\$8,520,865	(36.7%)	25.4%	30	\$10,729,854	50.0%	21.1%	20	\$5,904,479	25.0%	(13.1%)
Dentists	1	\$120,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
Hospitals	40	\$20,699,066	(11.1%)	64.5%	45	\$14,153,543	2.3%	(22.9%)	44	\$17,940,321	(8.3%)	42.3%
Nurses	5	\$1,565,958	25.0%	13.1%	4	\$1,107,500	33.3%	20.8%	3	\$687,501	200.0%	(38.9%)
Nursing Homes	44	\$10,596,751	76.0%	(7.7%)	25	\$6,526,094	(28.6%)	(17.5%)	35	\$11,069,640	45.8%	68.4%
Pharmacies	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Physicians & Surgeons	25	\$6,571,300	(3.8%)	(16.7%)	26	\$8,206,250	4.0%	(1.2%)	25	\$7,986,849	(16.7%)	(0.8%)

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Podiatrist/Chiropodist	0	\$0	—	—	0	\$0	—	—	0	\$0	—	—
Total	134	\$48,073,940	3.1%	14.5%	130	\$40,723,241	2.4%	(8.7%)	127	\$43,588,790	5.8%	21.0%

LAPSED MONTHS: INCIDENT TO DISPOSITION

ALL CASES

- Severity 1, 2, 3, 4
- Severity 5, 6, 7, 8
- Severity 9

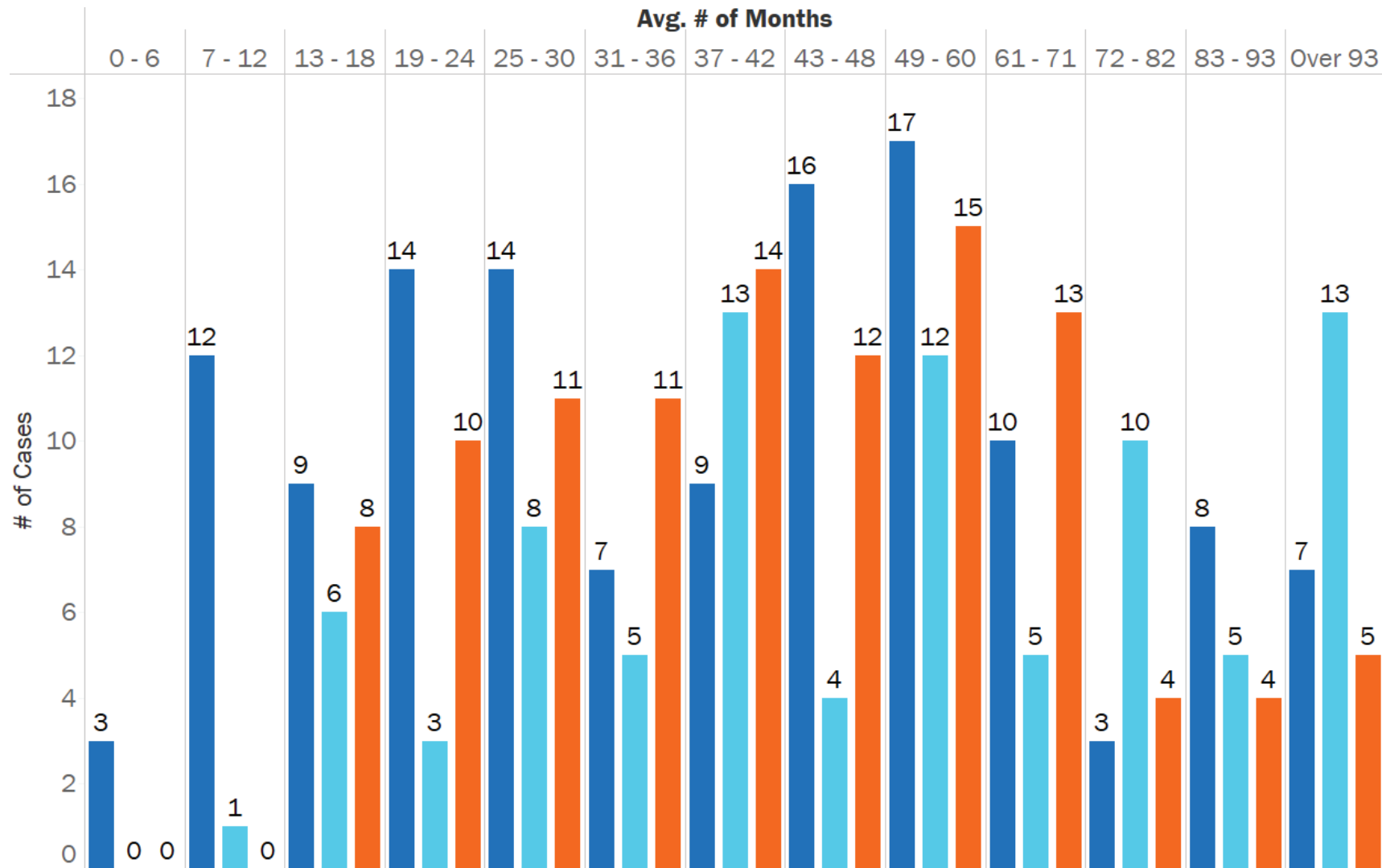


Figure 34

AVERAGE INDEMNITY BY DISPOSITION TIME

ALL CASES

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	3	\$9,221	(40.0%)	9.8%	5	\$8,398	(44.4%)	44.8%	9	\$5,800	(10.0%)	(72.8%)
7 – 12	12	\$107,926	(20.0%)	46.3%	15	\$73,760	(11.8%)	(40.5%)	17	\$124,053	54.5%	102.2%
13 – 18	9	\$79,889	28.6%	12.1%	7	\$71,286	(56.3%)	(66.5%)	16	\$212,740	(11.1%)	82.4%
19 – 24	14	\$100,750	(17.6%)	(11.6%)	17	\$114,000	(22.7%)	(28.4%)	22	\$159,154	29.4%	27.1%
25 – 30	14	\$120,286	0.0%	(25.1%)	14	\$160,571	7.7%	72.7%	13	\$92,964	(31.6%)	(19.5%)
31 – 36	7	\$107,046	(41.7%)	(29.4%)	12	\$151,700	(14.3%)	(1.5%)	14	\$154,006	16.7%	(52.2%)
37 – 42	9	\$157,639	(18.2%)	(38.3%)	11	\$255,441	(21.4%)	49.3%	14	\$171,107	100.0%	(59.8%)
43 – 48	16	\$272,646	45.5%	18.4%	11	\$230,318	(8.3%)	0.1%	12	\$230,000	50.0%	64.3%
48 – 60	17	\$290,603	41.7%	(4.2%)	12	\$303,401	(50.0%)	4.2%	24	\$291,265	71.4%	36.8%
61 – 71	10	\$204,350	42.9%	102.9%	7	\$100,714	(22.2%)	(72.1%)	9	\$361,620	0.0%	176.5%
72 – 82	3	\$3,143,333	50.0%	313.6%	2	\$760,000	(33.3%)	(16.0%)	3	\$904,667	(40.0%)	445.0%
83 – 93	8	\$358,938	–	–	0	\$0	(100.0%)	(100.0%)	2	\$379,185	(60.0%)	12.1%
94 – 104	1	\$45,000	(75.0%)	(37.5%)	4	\$72,000	100.0%	(69.7%)	2	\$237,500	100.0%	(53.4%)
105 – 115	1	\$12,500	(66.7%)	(86.2%)	3	\$90,500	–	–	0	\$0	(100.0%)	(100.0%)
116 – 126	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	2	\$88,735	–	–	0	\$0	(100.0%)	(100.0%)	1	\$175,000	–	–
138 – 148	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$6,250	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	2	\$42,500	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$9,500	–	–

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 – 203	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	1	\$62,500	–	–	0	\$0	–	–	0	\$0	–	–
Subtotal	129	\$242,902	7.5%	50.1%	120	\$161,854	(25.0%)	(19.0%)	160	\$199,809	15.1%	21.8 %

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	(100.0%)	(100.0%)	1	\$32,000	–	–	0	\$0	–	–
7 – 12	1	\$37,000	0.0%	825.0%	1	\$4,000	0.0%	(84.0%)	1	\$25,000	–	–
13 – 18	6	\$1,228,458	100.0%	37.8%	3	\$891,667	(25.0%)	397.1%	4	\$179,375	(42.9%)	61.0%
19 – 24	3	\$1,353,200	(40.0%)	810.5%	5	\$148,617	(16.7%)	(45.5%)	6	\$272,917	(14.3%)	(71.2%)
25 – 30	8	\$2,865,375	60.0%	600.6%	5	\$409,000	(28.6%)	15.7%	7	\$353,571	75.0%	(76.8%)
31 – 36	5	\$440,000	(58.3%)	(60.9%)	12	\$1,124,307	50.0%	10.6%	8	\$1,016,875	(38.5%)	(18.1%)
37 – 42	13	\$1,089,038	44.4%	40.4%	9	\$775,722	(25.0%)	(10.7%)	12	\$868,958	20.0%	(42.2%)
43 – 48	4	\$225,000	(69.2%)	(59.9%)	13	\$561,308	62.5%	(68.9%)	8	\$1,804,375	(52.9%)	158.3%
48 – 60	12	\$808,333	(14.3%)	170.1%	14	\$299,286	0.0%	(66.8%)	14	\$900,357	(41.7%)	80.3%
61 – 71	5	\$264,000	(58.3%)	(85.4%)	12	\$1,802,292	71.4%	(16.8%)	7	\$2,165,368	(12.5%)	634.0%
72 – 82	10	\$766,250	0.0%	(56.7%)	10	\$1,768,250	42.9%	(30.9%)	7	\$2,558,571	0.0%	(2.9%)
83 – 93	5	\$688,000	66.7%	(59.5%)	3	\$1,700,000	(50.0%)	111.2%	6	\$805,000	(25.0%)	(48.3%)
94 – 104	4	\$665,541	100.0%	(62.0%)	2	\$1,750,000	(33.3%)	19.3%	3	\$1,466,667	50.0%	762.7%
105 – 115	2	\$100,000	(33.3%)	(96.6%)	3	\$2,971,667	–	–	0	\$0	(100.0%)	(100.0%)
116 – 126	1	\$40,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
127 – 137	0	\$0	(100.0%)	(100.0%)	1	\$650,000	–	–	0	\$0	(100.0%)	(100.0%)
138 – 148	0	\$0	(100.0%)	(100.0%)	1	\$500,000	–	–	0	\$0	(100.0%)	(100.0%)
149 – 159	2	\$525,000	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	1	\$1,300,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
171 – 181	1	\$50,000	0.0%	(95.0%)	1	\$1,000,000	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	2	\$762,500	0.0%	(46.1%)
193 – 203	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$900,000	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
215 – 225	0	\$0	(100.0%)	(100.0%)	1	\$2,000,000	–	–	0	\$0	–	–
Over 225	2	\$90,459	–	–	0	\$0	(100.0%)	(100.0%)	1	\$1,000,000	0.0%	166.7%
Subtotal	85	\$932,393	(12.4%)	(8.1%)	97	\$1,014,786	11.5%	(8.2%)	87	\$1,105,518	(27.5%)	5.4%

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	(100.0%)	(100.0%)	1	\$150,000	0.0%	(80.5%)	1	\$767,822	–	–
7 – 12	0	\$0	(100.0%)	(100.0%)	2	\$425,000	(50.0%)	11.5%	4	\$381,250	33.3%	281.3%
13 – 18	8	\$619,875	60.0%	48.0%	5	\$418,949	(50.0%)	65.9%	10	\$252,500	100.0%	(54.0%)
19 – 24	10	\$631,000	(9.1%)	88.9%	11	\$334,091	(8.3%)	(35.8%)	12	\$520,146	(25.0%)	21.4%
25 – 30	11	\$155,909	37.5%	(42.3%)	8	\$270,000	(50.0%)	(32.8%)	16	\$402,031	45.5%	(7.4%)
31 – 36	11	\$403,514	(26.7%)	(4.2%)	15	\$421,333	25.0%	45.6%	12	\$289,375	20.0%	(41.1%)
37 – 42	14	\$432,500	100.0%	84.6%	7	\$234,286	(22.2%)	(77.1%)	9	\$1,021,859	(25.0%)	220.5%
43 – 48	12	\$483,156	100.0%	19.0%	6	\$406,017	0.0%	14.0%	6	\$356,167	(50.0%)	23.8%

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
48 – 60	15	\$355,412	(44.4%)	(27.3%)	27	\$488,570	145.5%	13.4%	11	\$430,909	0.0%	177.6%
61 – 71	13	\$450,557	333.3%	44.2%	3	\$312,500	(57.1%)	(32.5%)	7	\$462,627	(22.2%)	211.3%
72 – 82	4	\$268,750	0.0%	(69.5%)	4	\$880,000	(20.0%)	312.9%	5	\$213,136	(16.7%)	(31.7%)
83 – 93	4	\$1,293,750	300.0%	531.1%	1	\$205,000	(66.7%)	(41.4%)	3	\$350,000	50.0%	(26.3%)
94 – 104	1	\$75,000	(50.0%)	(92.2%)	2	\$964,247	–	–	0	\$0	(100.0%)	(100.0%)
105 – 115	3	\$348,333	(40.0%)	28.1%	5	\$272,000	–	–	0	\$0	–	–
116 – 126	1	\$240,000	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	0	\$0	(100.0%)	(100.0%)	1	\$20,000	(50.0%)	(84.2%)	2	\$126,900	–	–
138 – 148	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$942,615	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
193 – 203	0	\$0	(100.0%)	(100.0%)	1	\$235,000	–	–	0	\$0	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Subtotal	107	\$449,289	8.1%	9.2%	99	\$411,346	0.0%	(6.6%)	99	\$440,291	(1.0%)	29.4 %

LAPSED MONTHS: INCIDENT TO DISPOSITION

PHYSICIANS & SURGEONS

- Severity 1, 2, 3, 4
- Severity 5, 6, 7, 8
- Severity 9

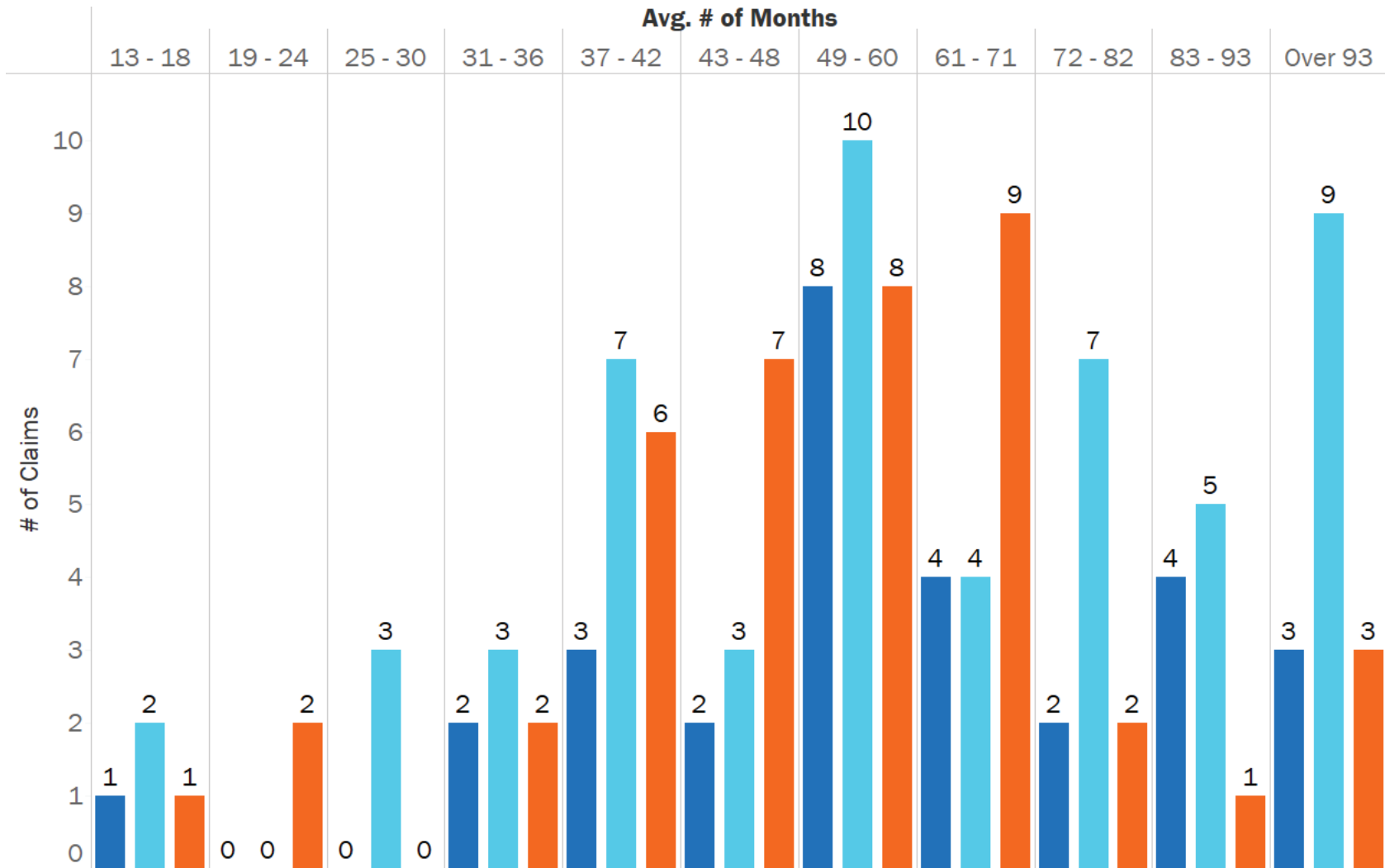


Figure 35

AVERAGE INDEMNITY BY DISPOSITION TIME

PHYSICIANS & SURGEONS

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
7 – 12	0	\$0	(100.0%)	(100.0%)	1	\$275,000	(50.0%)	233.3%	2	\$82,500	–	–
13 – 18	1	\$150,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$1,335	0.0%	(82.2%)
19 – 24	0	\$0	(100.0%)	(100.0%)	7	\$129,714	75.0%	(53.3%)	4	\$277,500	300.0%	23.3%
25 – 30	0	\$0	(100.0%)	(100.0%)	5	\$250,500	150.0%	42.1%	2	\$176,250	(33.3%)	182.0%
31 – 36	2	\$231,250	(50.0%)	(16.2%)	4	\$275,875	(20.0%)	28.8%	5	\$214,250	66.7%	(63.3%)
37 – 42	3	\$156,000	(40.0%)	(46.5%)	5	\$291,850	(28.6%)	11.6%	7	\$261,500	75.0%	(7.2%)
43 – 48	2	\$225,000	(60.0%)	(40.6%)	5	\$379,000	(16.7%)	53.1%	6	\$247,500	200.0%	(12.0%)
48 – 60	8	\$508,750	33.3%	80.3%	6	\$282,096	(40.0%)	(44.5%)	10	\$508,500	66.7%	310.9%
61 – 71	4	\$253,375	–	–	0	\$0	(100.0%)	(100.0%)	5	\$372,000	66.7%	115.9%
72 – 82	2	\$4,615,000	–	–	0	\$0	(100.0%)	(100.0%)	3	\$904,667	(25.0%)	395.7%
83 – 93	4	\$161,000	–	–	0	\$0	(100.0%)	(100.0%)	2	\$379,185	(33.3%)	(9.1%)
94 – 104	0	\$0	(100.0%)	(100.0%)	3	\$94,000	200.0%	25.3%	1	\$75,000	–	–
105 – 115	1	\$12,500	0.0%	8.7%	1	\$11,500	–	–	0	\$0	–	–
116 – 126	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
138 – 148	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	1	\$35,000	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$9,500	–	–

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 – 203	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	1	\$62,500	–	–	0	\$0	–	–	0	\$0	–	–
Total	29	\$572,345	(21.6%)	138.5%	37	\$239,982	(24.5%)	(28.8%)	49	\$337,091	63.3%	42.4 %

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	(100.0%)	(100.0%)	1	\$32,000	–	–	0	\$0	–	–
7 – 12	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
13 – 18	2	\$2,750,000	100.0%	69.2%	1	\$1,625,000	0.0%	441.7%	1	\$300,000	0.0%	(40.0%)
19 – 24	0	\$0	(100.0%)	(100.0%)	1	\$40,000	(50.0%)	(86.6%)	2	\$297,500	(33.3%)	(82.1%)
25 – 30	3	\$7,537,667	0.0%	1045.0%	3	\$658,333	(25.0%)	115.0%	4	\$306,250	100.0%	(68.6%)
31 – 36	3	\$616,667	(40.0%)	30.4%	5	\$473,000	(16.7%)	(30.9%)	6	\$685,000	(33.3%)	(51.5%)
37 – 42	7	\$1,646,429	0.0%	70.9%	7	\$963,571	(12.5%)	(18.2%)	8	\$1,178,125	100.0%	42.2%
43 – 48	3	\$258,333	(70.0%)	(59.3%)	10	\$634,700	42.9%	(68.9%)	7	\$2,040,714	(30.0%)	136.0%
48 – 60	10	\$805,000	(16.7%)	158.3%	12	\$311,667	0.0%	(68.7%)	12	\$994,167	(40.0%)	74.4%
61 – 71	4	\$267,500	(33.3%)	(35.4%)	6	\$414,167	0.0%	(70.3%)	6	\$1,395,000	0.0%	337.1%
72 – 82	7	\$703,571	(12.5%)	(63.9%)	8	\$1,947,813	14.3%	(23.9%)	7	\$2,558,571	75.0%	70.6%
83 – 93	5	\$688,000	400.0%	(67.2%)	1	\$2,100,000	(75.0%)	122.5%	4	\$943,750	(20.0%)	(60.1%)
94 – 104	4	\$665,541	100.0%	(62.0%)	2	\$1,750,000	0.0%	79.5%	2	\$975,000	0.0%	473.5%
105 – 115	1	\$125,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
116 – 126	1	\$40,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
127 – 137	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
138 – 148	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
149 – 159	2	\$525,000	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	2	\$762,500	0.0%	(46.1%)
193 – 203	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$900,000	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
215 – 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	1	\$30,917	–	–	0	\$0	(100.0%)	(100.0%)	1	\$1,000,000	0.0%	166.7%
Total	53	\$1,201,058	(7.0%)	47.1%	57	\$816,430	(9.5%)	(33.5%)	63	\$1,226,984	(17.1%)	11.9 %

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	(100.0%)	(100.0%)	1	\$150,000	–	–	0	\$0	–	–
7 – 12	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
13 – 18	1	\$3,000,000	–	–	0	\$0	(100.0%)	(100.0%)	2	\$550,000	100.0%	22.2%
19 – 24	2	\$775,000	(60.0%)	66.7%	5	\$465,000	400.0%	144.7%	1	\$190,000	(75.0%)	(79.0%)
25 – 30	0	\$0	(100.0%)	(100.0%)	1	\$170,000	(66.7%)	(47.7%)	3	\$325,000	(25.0%)	(57.0%)
31 – 36	2	\$350,000	(33.3%)	(55.8%)	3	\$791,667	(25.0%)	59.5%	4	\$496,250	0.0%	(36.3%)
37 – 42	6	\$289,167	20.0%	4.0%	5	\$278,000	0.0%	(47.1%)	5	\$525,347	(50.0%)	59.2%
43 – 48	7	\$529,473	133.3%	2.7%	3	\$515,368	200.0%	28.8%	1	\$400,000	(85.7%)	21.6%

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
48 – 60	8	\$222,022	(38.5%)	(65.0%)	13	\$634,038	44.4%	30.3%	9	\$486,667	50.0%	182.8%
61 – 71	9	\$515,570	800.0%	(28.9%)	1	\$725,000	(75.0%)	127.1%	4	\$319,250	(20.0%)	70.3%
72 – 82	2	\$287,500	(33.3%)	(74.1%)	3	\$1,108,333	(25.0%)	397.7%	4	\$222,670	300.0%	(78.3%)
83 – 93	1	\$3,030,000	0.0%	1378.0%	1	\$205,000	(50.0%)	(50.3%)	2	\$412,500	0.0%	(13.2%)
94 – 104	0	\$0	(100.0%)	(100.0%)	2	\$964,247	–	–	0	\$0	(100.0%)	(100.0%)
105 – 115	2	\$462,500	(33.3%)	12.3%	3	\$411,667	–	–	0	\$0	–	–
116 – 126	1	\$240,000	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$250,000	–	–
138 – 148	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$942,615	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
193 – 203	0	\$0	(100.0%)	(100.0%)	1	\$235,000	–	–	0	\$0	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Total	41	\$533,600	(2.4%)	(6.0%)	42	\$567,907	13.5%	32.6%	37	\$428,163	(21.3%)	(4.4%)

LAPSED MONTHS: INCIDENT TO DISPOSITION

HOSPITALS

- Severity 1, 2, 3, 4
- Severity 5, 6, 7, 8
- Severity 9

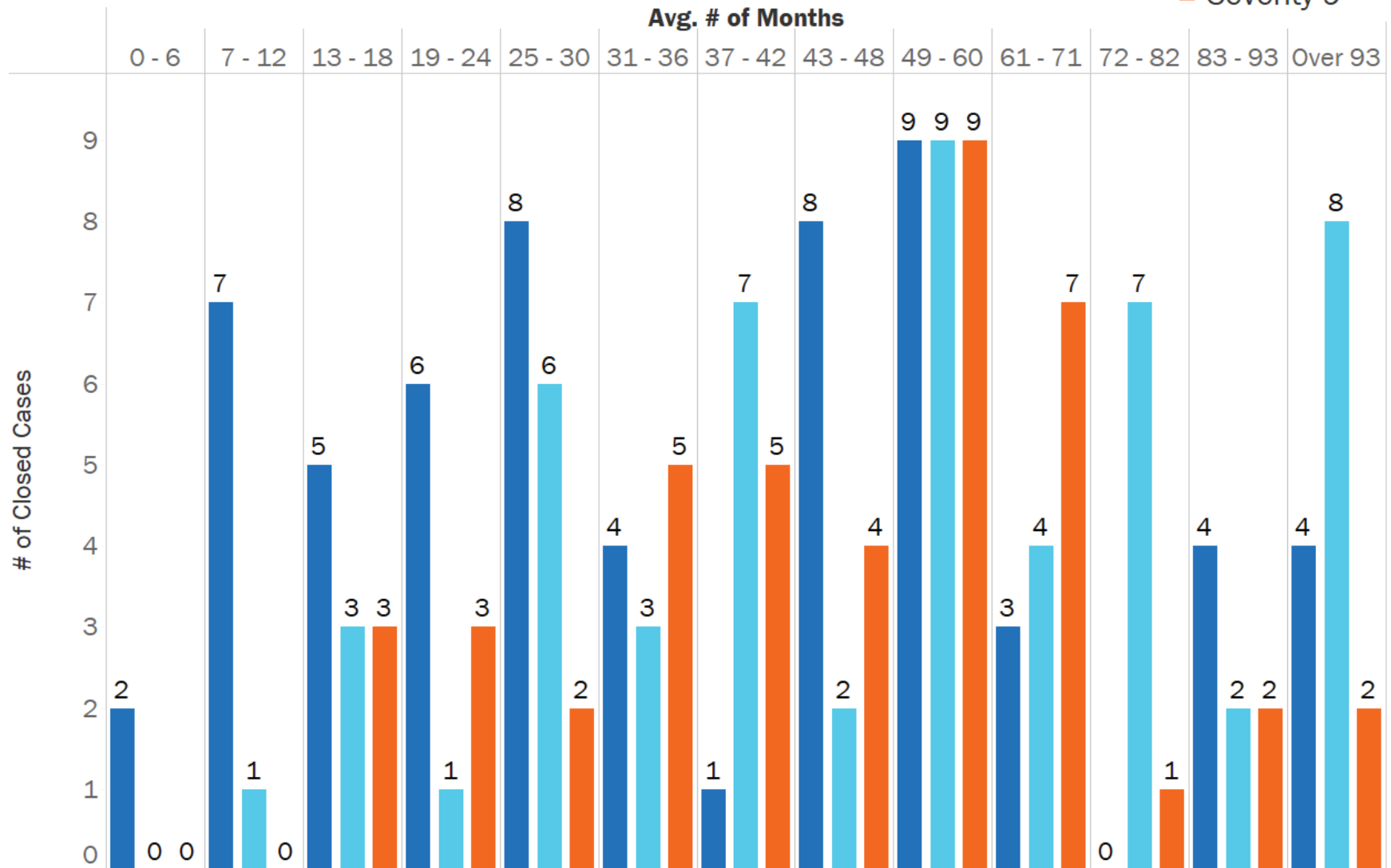


Figure 36

AVERAGE INDEMNITY BY DISPOSITION TIME

HOSPITALS

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	2	\$11,606	0.0%	(32.7%)	2	\$17,250	(50.0%)	564.2%	4	\$2,597	(50.0%)	(89.4%)
7 – 12	7	\$51,230	(12.5%)	(5.2%)	8	\$54,035	(27.3%)	(69.0%)	11	\$174,053	57.1%	170.0%
13 – 18	5	\$44,300	25.0%	(41.9%)	4	\$76,250	(50.0%)	125.5%	8	\$33,813	(33.3%)	(77.1%)
19 – 24	6	\$114,250	0.0%	109.0%	6	\$54,667	(45.5%)	(61.5%)	11	\$142,118	22.2%	15.4%
25 – 30	8	\$102,938	0.0%	(47.0%)	8	\$194,125	(11.1%)	107.4%	9	\$93,613	(18.2%)	(31.2%)
31 – 36	4	\$41,875	(42.9%)	(27.7%)	7	\$57,914	16.7%	(40.6%)	6	\$97,472	0.0%	(63.6%)
37 – 42	1	\$750	(80.0%)	(99.8%)	5	\$310,500	(16.7%)	205.4%	6	\$101,667	100.0%	(86.1%)
43 – 48	8	\$249,375	14.3%	30.8%	7	\$190,643	16.7%	(15.4%)	6	\$225,417	200.0%	574.1%
48 – 60	9	\$262,806	125.0%	52.4%	4	\$172,500	(69.2%)	(29.5%)	13	\$244,615	116.7%	3.7%
61 – 71	3	\$173,333	50.0%	6.7%	2	\$162,500	(33.3%)	(49.2%)	3	\$319,859	0.0%	65.4%
72 – 82	0	\$0	(100.0%)	(100.0%)	1	\$20,000	(50.0%)	(98.5%)	2	\$1,350,000	100.0%	800.0%
83 – 93	4	\$95,375	–	–	0	\$0	(100.0%)	(100.0%)	1	\$350,000	(50.0%)	6.1%
94 – 104	0	\$0	(100.0%)	(100.0%)	1	\$90,000	0.0%	(77.5%)	1	\$400,000	0.0%	(21.6%)
105 – 115	1	\$12,500	(50.0%)	(84.5%)	2	\$80,750	–	–	0	\$0	(100.0%)	(100.0%)
116 – 126	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	2	\$88,735	–	–	0	\$0	(100.0%)	(100.0%)	1	\$175,000	–	–
138 – 148	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$6,250	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	1	\$35,000	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$9,500	–	–

Severity 1, 2, 3, 4												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Total	61	\$127,333	7.0%	0.4%	57	\$126,871	(32.1%)	(28.6%)	84	\$177,726	15.1%	5.1%

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
7 – 12	1	\$37,000	–	–	0	\$0	–	–	0	\$0	–	–
13 – 18	3	\$1,963,333	50.0%	274.0%	2	\$525,000	0.0%	259.0%	2	\$146,250	(60.0%)	163.0%
19 – 24	1	\$3,500,000	(75.0%)	1891.2%	4	\$175,772	100.0%	(31.7%)	2	\$257,500	(33.3%)	(84.4%)
25 – 30	6	\$3,818,833	200.0%	637.9%	2	\$517,500	(60.0%)	36.2%	5	\$380,000	25.0%	(75.1%)
31 – 36	3	\$233,333	(25.0%)	(92.0%)	4	\$2,925,000	(33.3%)	139.3%	6	\$1,222,500	20.0%	(32.3%)
37 – 42	7	\$1,801,071	16.7%	70.3%	6	\$1,057,500	0.0%	(25.6%)	6	\$1,420,833	50.0%	(53.3%)
43 – 48	2	\$150,000	(60.0%)	(78.0%)	5	\$682,000	(16.7%)	(70.0%)	6	\$2,270,833	(33.3%)	165.8%
48 – 60	9	\$827,778	28.6%	136.0%	7	\$350,714	(22.2%)	(66.9%)	9	\$1,060,000	(25.0%)	82.9%
61 – 71	4	\$292,500	(55.6%)	(85.6%)	9	\$2,030,833	125.0%	(39.3%)	4	\$3,346,894	0.0%	2112.8%
72 – 82	7	\$959,643	133.3%	(79.3%)	3	\$4,633,334	(40.0%)	30.3%	5	\$3,557,000	0.0%	116.9%
83 – 93	2	\$1,310,000	0.0%	(36.1%)	2	\$2,050,000	(60.0%)	120.4%	5	\$930,000	25.0%	337.6%
94 – 104	1	\$1,147,500	0.0%	129.5%	1	\$500,000	–	–	0	\$0	–	–
105 – 115	2	\$100,000	0.0%	(97.7%)	2	\$4,417,500	–	–	0	\$0	(100.0%)	(100.0%)
116 – 126	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
127 – 137	0	\$0	(100.0%)	(100.0%)	1	\$650,000	–	–	0	\$0	(100.0%)	(100.0%)

Severity 5, 6, 7, 8												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
138 – 148	0	\$0	(100.0%)	(100.0%)	1	\$500,000	–	–	0	\$0	(100.0%)	(100.0%)
149 – 159	2	\$525,000	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	1	\$1,300,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
171 – 181	1	\$50,000	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	2	\$762,500	–	–
193 – 203	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$900,000	–	–
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
215 – 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	1	\$150,000	–	–	0	\$0	–	–	0	\$0	–	–
Total	53	\$1,279,292	8.2%	(14.7%)	49	\$1,499,196	(7.5%)	(0.7%)	53	\$1,509,058	(14.5%)	22.2%

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
0 – 6	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$767,822	–	–
7 – 12	0	\$0	(100.0%)	(100.0%)	1	\$800,000	(50.0%)	33.3%	2	\$600,000	0.0%	336.4%
13 – 18	3	\$1,261,333	0.0%	222.0%	3	\$391,667	(25.0%)	15.2%	4	\$340,000	100.0%	(62.2%)
19 – 24	3	\$1,283,333	(40.0%)	176.0%	5	\$465,000	(28.6%)	(22.0%)	7	\$595,786	0.0%	79.4%
25 – 30	2	\$75,000	0.0%	(84.5%)	2	\$485,000	(71.4%)	1.2%	7	\$479,286	16.7%	(21.2%)
31 – 36	5	\$365,000	(28.6%)	(2.9%)	7	\$375,714	40.0%	14.7%	5	\$327,500	25.0%	(25.5%)
37 – 42	5	\$905,000	0.0%	205.7%	5	\$296,000	(28.6%)	(75.8%)	7	\$1,223,819	(22.2%)	323.5%
43 – 48	4	\$715,390	0.0%	29.2%	4	\$553,750	0.0%	31.3%	4	\$421,750	(55.6%)	24.8%
48 – 60	9	\$451,667	(35.7%)	3.3%	14	\$437,325	100.0%	(3.7%)	7	\$454,286	40.0%	199.9%

Severity 9												
	2022		2021-2022		2021		2020 - 2021		2020		2019 - 2020	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
61 – 71	7	\$325,733	600.0%	(55.1%)	1	\$725,000	(75.0%)	11.1%	4	\$652,848	(33.3%)	341.4%
72 – 82	1	\$325,000	(50.0%)	(79.0%)	2	\$1,550,000	(50.0%)	709.7%	4	\$191,420	0.0%	(49.4%)
83 – 93	2	\$1,552,500	100.0%	657.3%	1	\$205,000	0.0%	(8.9%)	1	\$225,000	(50.0%)	(52.6%)
94 – 104	0	\$0	(100.0%)	(100.0%)	2	\$964,247	–	–	0	\$0	(100.0%)	(100.0%)
105 – 115	1	\$500,000	(80.0%)	83.8%	5	\$272,000	–	–	0	\$0	–	–
116 – 126	1	\$240,000	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	0	\$0	(100.0%)	(100.0%)	1	\$20,000	0.0%	426.3%	1	\$3,800	–	–
138 – 148	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
193 – 203	0	\$0	(100.0%)	(100.0%)	1	\$235,000	–	–	0	\$0	–	–
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Total	43	\$639,783	(20.4%)	36.6%	54	\$468,353	0.0%	(14.4%)	54	\$546,860	(6.9%)	52.8%

5 Indemnity Analysis by Company

Section 5 contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + noneconomic), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

Each of the past three years is reported separately, and the companies are listed in descending order by the number of paid claims.

MEDICAL MALPRACTICE ACTIONS

BY COMPANY: 2022

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self–Insured Entities	215	262	140	\$84,877,425
Missouri Hospital Plan	71	99	55	\$22,928,250
Medical Protective Company	45	59	9	\$2,130,000
Columbia Casualty Company	17	48	31	\$18,395,000
Medical Liability Alliance	34	43	18	\$6,424,320
Mmic Insurance Inc	18	28	12	\$3,456,808
National Fire & Marine Insurance Company	26	23	3	\$1,155,000
Proassurance Indemnity Company Inc	21	21	8	\$1,506,350
Norcal Insurance Company	11	20	5	\$1,570,000
Health Care Industry Liability Reciprocal Insurance Company Rrg	6	13	10	\$1,645,000
St Lukes Health System Risk Retention Group	11	10	5	\$1,137,500
Keystone Mutual Insurance Company	3	8	5	\$734,663
Coverys Specialty Insurance Company	7	8	4	\$1,075,000
Doctors Company An Interins Exchange	6	7	4	\$2,095,000
Oms National Insurance Company Rrg	6	7	3	\$270,000
Cincinnati Insurance Company The	2	6	5	\$815,000
Pharmacists Mutual Insurance Company	3	6	5	\$103,917
Arch Specialty Insurance Company	4	6	2	\$14,000
Professional Solutions Insurance Company	3	5	1	\$125,000
Lexington Insurance Company	1	5	2	\$2,075,000
American Casualty Company Of Reading Pennsylvania	2	5	4	\$880,000
Continental Casualty Company	9	5	2	\$325,000
Ismie Mutual Insurance Company	8	5	2	\$1,500,000
Fortress Insurance Company	1	4	2	\$295,000
Hudson Excess Insurance Company	5	4	2	\$468,250
Ncmic Insurance Company	2	4	1	\$25,000
Capitol Specialty Insurance Corporation	0	3	2	\$772,115
Proassurance Insurance Company Of America	2	3	2	\$250,000
Kinsale Insurance Company	1	3	1	\$70,000
Preferred Physicians Medical Risk Retention Group A Mutual Insurance Company	0	3	0	\$0
Proassurance Specialty Insurance Inc	2	2	0	\$0

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Bridgeway Insurance Company	4	2	0	\$0
Physicians Standard Insurance Company	0	2	2	\$281,176
Berkshire Hathaway Specialty Insurance Company	0	2	2	\$245,000
Allied World Insurance Company	0	2	1	\$85,000
Admiral Insurance Company	0	2	1	\$500,000
Steadfast Insurance Company	0	2	2	\$87,500
Hallmark Specialty Insurance Co	3	2	2	\$575,000
Medical Mutual Insurance Company Of North Carolina	1	2	0	\$0
Centennial Casualty Company	1	2	2	\$260,000
Evanston Insurance Company	0	2	2	\$265,000
Everest National Insurance Company	0	1	1	\$275,000
Proselect Insurance Company	1	1	0	\$0
Liberty Surplus Insurance Corporation	0	1	0	\$0
Galen Insurance Company	0	1	1	\$100,000
Medchoice Risk Retention Group Inc	0	1	0	\$0
Church Mutual Insurance Company S.I.	0	1	1	\$200,000
Allied World Surplus Lines Insurance Company	0	1	1	\$55,000
Ironshore Speciality Insurance Company	7	1	0	\$0
Illinois Union Insurance Company	0	1	1	\$25,000
Intermed Insurance Company	0	1	1	\$62,500
Homeland Insurance Company Of New York	0	1	1	\$75,000
Tdc Specialty Insurance Company	0	1	1	\$135,000
National Guardian Risk Retention Group Inc	1	1	1	\$55,000
Preferred Professional Insurance Company	0	1	1	\$650,000
Hilltop Specialty Insurance Company	0	1	0	\$0
Applied Medico—Legal Solutions Rrg Inc	4	0	0	\$0
Midwest Insurance Group Inc A Risk Retention Group	3	0	0	\$0
Physicians Insurance Mutual	1	0	0	\$0
Lone Star Alliance Inc A Risk Retention Group	1	0	0	\$0
Liberty Insurance Underwriters Inc	2	0	0	\$0
Proassurance Company Of Wisconsin Inc	1	0	0	\$0
Cincinnati Casualty Company The	2	0	0	\$0
Kansas Medical Mutual Insurance Company	1	0	0	\$0
Fair American Insurance And Reinsurance Company	3	0	0	\$0

MEDICAL MALPRACTICE ACTIONS

BY COMPANY: 2021

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self–Insured Entities	274	303	161	\$98,067,920
Missouri Hospital Plan	78	99	40	\$24,541,676
Medical Protective Company	46	45	8	\$1,892,500
Columbia Casualty Company	29	35	23	\$5,887,832
Proassurance Indemnity Company Inc	30	33	12	\$7,675,000
Medical Liability Alliance	41	28	10	\$2,985,000
Norcal Insurance Company	25	25	11	\$4,649,574
Doctors Company An Interins Exchange	17	20	11	\$6,204,500
National Fire & Marine Insurance Company	21	18	3	\$1,350,000
St Lukes Health System Risk Retention Group	14	14	8	\$1,036,865
Mmic Insurance Inc	19	14	3	\$431,250
Professional Solutions Insurance Company	7	12	6	\$2,577,500
Arch Specialty Insurance Company	2	12	2	\$51,204
Keystone Mutual Insurance Company	8	9	3	\$525,000
Ncmic Insurance Company	6	7	3	\$510,000
Ismie Mutual Insurance Company	5	7	3	\$950,000
Proassurance Specialty Insurance Inc	7	6	4	\$1,193,226
American Casualty Company Of Reading Pennsylvania	4	6	3	\$294,000
Continental Casualty Company	4	6	0	\$0
Preferred Physicians Medical Risk Retention Group A Mutual Insurance Company	3	6	1	\$175,000
Oms National Insurance Company Rrg	6	6	1	\$25,000
Coverys Specialty Insurance Company	10	5	2	\$460,000
Admiral Insurance Company	1	5	2	\$249,000
Proassurance Insurance Company Of America	3	4	1	\$217,500
Hudson Excess Insurance Company	5	4	3	\$165,000
Health Care Industry Liability Reciprocal Insurance Company Rrg	12	3	3	\$625,000
Pharmacists Mutual Insurance Company	2	3	3	\$206,618
Missouri Medical Malpractice Joint Underwriting Association	0	3	2	\$775,000
Lexington Insurance Company	1	3	1	\$1,000
Ironshore Specialty Insurance Company	6	3	0	\$0
Kinsale Insurance Company	3	3	3	\$343,500

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Cincinnati Insurance Company The	3	2	1	\$12,500
Galen Insurance Company	0	2	1	\$187,000
Medicus Insurance Company	0	2	2	\$507,500
Physicians Standard Insurance Company	0	2	2	\$300,000
Allied World Insurance Company	2	2	0	\$0
Evanston Insurance Company	0	2	2	\$341,500
Hilltop Specialty Insurance Company	0	2	1	\$200,000
Applied Medico—Legal Solutions Rrg Inc	1	1	0	\$0
Physicians Insurance Mutual	0	1	0	\$0
Preferra Insurance Company Risk Retention Group	1	1	0	\$0
Catlin Specialty Insurance Company	0	1	1	\$50,000
Zurich American Insurance Company	1	1	1	\$5,000
Church Mutual Insurance Company S.I.	4	1	1	\$250,000
American Alternative Insurance Corporation	0	1	1	\$425,000
Liberty Insurance Underwriters Inc	0	1	1	\$1,000,000
Berkshire Hathaway Specialty Insurance Company	2	1	1	\$626,678
Ace American Insurance Company	0	1	1	\$550,000
Allied World Surplus Lines Insurance Company	0	1	1	\$400,000
Steadfast Insurance Company	0	1	1	\$6,731,989
Homeland Insurance Company Of New York	0	1	1	\$60,000
Preferred Professional Insurance Company	2	1	1	\$150,000
Everest National Insurance Company	2	0	0	\$0
Proselect Insurance Company	1	0	0	\$0
Midwest Insurance Group Inc A Risk Retention Group	1	0	0	\$0
Copic A Risk Retention Group	2	0	0	\$0
Graph Insurance Group, A Risk Retention Group, Llc	1	0	0	\$0
Hallmark Specialty Insurance Co	3	0	0	\$0
Medical Mutual Insurance Company Of North Carolina	1	0	0	\$0
Tdc Specialty Insurance Company	3	0	0	\$0
Centennial Casualty Company	2	0	0	\$0
Kansas Medical Mutual Insurance Company	2	0	0	\$0
National Guardian Risk Retention Group Inc	1	0	0	\$0

MEDICAL MALPRACTICE ACTIONS

BY COMPANY: 2020

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self–Insured Entities	337	289	165	\$94,813,520
Missouri Hospital Plan	64	92	41	\$20,154,533
Columbia Casualty Company	41	53	41	\$11,246,698
Medical Protective Company	54	48	7	\$3,403,626
Norcal Insurance Company	38	37	25	\$6,931,120
Medical Liability Alliance	47	34	19	\$8,153,800
Proassurance Indemnity Company Inc	34	26	9	\$3,055,500
Doctors Company An Interins Exchange	22	21	6	\$2,842,615
St Lukes Health System Risk Retention Group	9	17	7	\$1,601,335
Mmic Insurance Inc	32	13	1	\$150,000
National Fire & Marine Insurance Company	24	12	2	\$225,000
American Casualty Company Of Reading Pennsylvania	10	10	4	\$1,025,000
Zurich American Insurance Company	0	8	6	\$2,139,000
Continental Casualty Company	8	7	2	\$310,000
Ncmic Insurance Company	9	6	4	\$179,500
Ironshore Speciality Insurance Company	6	6	2	\$150,000
Medicus Insurance Company	0	5	2	\$600,000
Lexington Insurance Company	7	5	1	\$4,500
Preferred Physicians Medical Risk Retention Group A Mutual Insurance Company	5	5	1	\$1,400,000
Professional Solutions Insurance Company	8	4	2	\$335,000
Keystone Mutual Insurance Company	12	4	2	\$25,000
Admiral Insurance Company	6	4	0	\$0
Physicians Standard Insurance Company	1	3	0	\$0
Arch Specialty Insurance Company	7	3	0	\$0
Allied World Surplus Lines Insurance Company	2	3	2	\$475,000
Evanston Insurance Company	2	3	3	\$164,088
Oms National Insurance Company Rrg	6	3	0	\$0
Proassurance Specialty Insurance Inc	5	2	1	\$187,500
Applied Medico–Legal Solutions Rrg Inc	2	2	0	\$0
Health Care Industry Liability Reciprocal Insurance Company Rrg	5	2	2	\$340,000
Galen Insurance Company	0	2	2	\$175,000

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Pharmacists Mutual Insurance Company	4	2	1	\$16,500
Missouri Medical Malpractice Joint Underwriting Association	1	2	0	\$0
Ismie Mutual Insurance Company	17	2	0	\$0
Homeland Insurance Company Of New York	0	2	2	\$525,000
Tdc Specialty Insurance Company	5	2	1	\$295,000
Kansas Medical Mutual Insurance Company	1	2	0	\$0
Preferred Professional Insurance Company	2	2	1	\$975,000
Paco Assurance Company Inc	1	1	0	\$0
Cincinnati Insurance Company The	5	1	1	\$10,000
Liberty Surplus Insurance Corporation	1	1	0	\$0
Fortress Insurance Company	0	1	0	\$0
Cincinnati Specialty Underwriters Insurance Company The	0	1	1	\$190,000
Physicians Insurance Mutual	2	1	0	\$0
Hudson Excess Insurance Company	2	1	1	\$25,000
Coverys Specialty Insurance Company	6	1	1	\$25,000
Medchoice Risk Retention Group Inc	2	1	0	\$0
Catlin Specialty Insurance Company	0	1	0	\$0
Allied World Specialty Insurance Company	0	1	0	\$0
Church Mutual Insurance Company S.I.	0	1	0	\$0
National Union Fire Insurance Company Of Pittsburg Pa	0	1	1	\$75,000
Liberty Insurance Underwriters Inc	2	1	0	\$0
Steadfast Insurance Company	0	1	1	\$750,000
Axis Surplus Insurance Company	0	1	1	\$1,000,000
Illinois Union Insurance Company	1	1	1	\$225,000
Cincinnati Casualty Company The	0	1	1	\$175,000
Landmark American Insurance Company	0	1	1	\$100,000
Centennial Casualty Company	0	1	1	\$40,000
Norcal Specialty Insurance Company	0	1	1	\$10,000
Hilltop Specialty Insurance Company	4	1	1	\$5,000,000
Mt Hawley Insurance Company	0	1	0	\$0
Emergency Physicians Insurance Exchange Risk Retention Group	1	0	0	\$0
Proassurance Insurance Company Of America	3	0	0	\$0
Lone Star Alliance Inc A Risk Retention Group	3	0	0	\$0
Allied World Insurance Company	2	0	0	\$0

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Hallmark Specialty Insurance Co	1	0	0	\$0
Fair American Insurance And Reinsurance Company	2	0	0	\$0
General Star Indemnity Company	1	0	0	\$0
Kinsale Insurance Company	1	0	0	\$0

6 Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to each insurers, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + noneconomic), the total economic damage paid and the total non-economic damage paid for each medical specialty.

Data are ranked in descending order by the total number of paid claims.

Data presented in this section is based on each individual / entity with a payment made on their behalf. Data are not aggregated by incident, as in other sections. For example, if a single incident resulted in a payment by both a hospital and physician, each payment will be reported separately rather than added together.

INDEMNITY BY SPECIALTY: 2022

Specialty	Number Reported	Number Closed	Number Paid	Total Indemnity
Hospitals	203	281	153	\$84,860,560
Misc . Corporations / Partnership, etc	69	216	65	\$40,557,066
General Physician / Surgeon	54	87	24	\$8,233,853
Skilled Nursing Facilities	26	58	41	\$23,233,310
Orthopedics	11	52	10	\$3,975,000
Dentists	25	49	18	\$1,666,100
Nurses (excluding anesthesiologist)	23	48	15	\$5,755,532
Nursing Homes	20	40	29	\$7,755,000
Emergency Medicine	17	32	10	\$1,500,000
OB / GYN	16	27	9	\$3,402,500
Internal Medicine	10	25	8	\$2,056,176
Cardiologists / Vascular Specialists	7	23	6	\$2,215,000
Radiology	13	21	4	\$295,000
Clinics – Outpatient – Surgery	9	17	6	\$1,030,500
Clinics – Outpatient Only, No Surgery	8	16	9	\$2,120,070
Pediatricians	8	12	6	\$1,670,000
Anesthesiology	3	10	3	\$775,000
Nurse Anesthetists	8	10	4	\$1,170,000
Otorhinolaryngology	6	9	1	\$650,000
All other (speech therapists, message therapists,	4	9	3	\$905,000
Hospitalists	3	8	1	\$70,000
Urologists	6	7	0	\$0
Neurology / Neursurgeons	4	7	2	\$347,500
Pharmacists / Pharmacies	3	6	6	\$106,417
Physicians / Surgeons Assistants	7	6	2	\$60,000
Gastroenterology	3	5	2	\$601,316
Chiropractor	4	5	1	\$25,000
Nephrology	1	4	0	\$0
Pathology	2	4	0	\$0
Physicians – Misc.	0	4	1	\$250,000
Mental Institutions	2	4	2	\$375,000
Podiatrists	1	4	2	\$250,000

Specialty	Number Re- ported	Number Closed	Number Paid	Total Indemnity
Infectious Disease	1	3	0	\$0
Psychiatry	2	3	2	\$337,500
Cosmetic Surgery	5	2	0	\$0
Physical Medicine	1	2	0	\$0
Ophthalmology	4	2	1	\$225,000
Pulminologists	0	2	1	\$335,000
Dermatology	2	2	0	\$0
Intensive Care Physicians	1	2	1	\$250,000
Oncology	0	2	2	\$2,400,000
Rehabilitation Hospitals	5	2	2	\$87,500
Optometrists	2	2	2	\$445,000
Hematology	0	1	0	\$0
Nuclear Medicine	0	1	0	\$0
Endocrinology	0	1	0	\$0
Radiologists – Non–Physicians (techs, etc)	1	1	0	\$0
EMT	2	1	0	\$0
Hospices	1	0	0	\$0

INDEMNITY BY SPECIALTY: 2021

Specialty	Number Reported	Number Closed	Number Paid	Total Indemnity
Hospitals	270	310	193	\$109,701,278
Misc . Corporations / Partnership, etc	201	202	82	\$32,342,852
General Physician / Surgeon	67	80	20	\$5,099,500
Nurses (excluding anesthesiologist)	34	54	20	\$4,017,500
Orthopedics	41	48	17	\$7,842,500
Dentists	33	45	16	\$933,600
Emergency Medicine	52	41	10	\$3,860,000
Skilled Nursing Facilities	53	38	53	\$11,154,331
Internal Medicine	25	34	7	\$1,500,000
Radiology	33	29	11	\$4,505,000
OB / GYN	35	26	6	\$2,324,500
Cardiologists / Vascular Specialists	25	22	3	\$587,500
All other (speech therapists, message therapists,	15	20	5	\$1,056,500
Clinics – Outpatient – Surgery	16	19	14	\$6,505,221
Nursing Homes	34	19	18	\$4,746,678
Pediatricians	9	18	7	\$6,675,000
Neurology / Neursurgeons	11	16	6	\$2,487,500
Clinics – Outpatient Only, No Surgery	21	16	14	\$1,937,286
Anesthesiology	8	11	4	\$995,000
Physicians / Surgeons Assistants	11	9	3	\$2,425,000
Cosmetic Surgery	3	9	4	\$652,000
Chiropractor	8	9	4	\$511,000
Hospitalists	4	7	3	\$1,500,000
Ophthalmology	3	6	5	\$775,000
Pathology	3	6	1	\$150,000
Pharmacists / Pharmacies	2	5	4	\$219,118
Psychiatry	3	4	1	\$160,000
Nephrology	1	4	1	\$125,000
Otorhinolaryngology	2	4	1	\$22,500
Gastroenterology	2	4	1	\$225,000
EMT	1	3	2	\$460,000
Nurse Anesthetists	11	3	3	\$962,500

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Podiatrists	5	3	1	\$217,500
Urologists	5	2	0	\$0
Physical Medicine	2	2	2	\$1,275,000
Geriatrics	3	2	0	\$0
Physicians – Misc.	1	2	1	\$250,000
Hematology	1	1	0	\$0
Infectious Disease	1	1	0	\$0
Allergy / Immunologists	0	1	0	\$0
Pulminologists	3	1	0	\$0
Dermatology	0	1	0	\$0
Intensive Care Physicians	2	1	0	\$0
Oncology	2	1	1	\$2,000,000
Rehabilitation Hospitals	0	1	1	\$275,000
Mental Institutions	1	1	0	\$0
Blood Banks	0	1	0	\$0
Optometrists	1	1	2	\$1,305,000
Sports Medicine	1	0	0	\$0
Hospices	1	0	1	\$30,000
Lab Techs – Non–Physicians	1	0	0	\$0
Radiologists – Non–Physicians (techs, etc)	2	0	0	\$0

INDEMNITY BY SPECIALTY: 2020

Specialty	Number Reported	Number Closed	Number Paid	Total Indemnity
Hospitals	293	335	246	\$122,748,759
Misc . Corporations / Partnership, etc	264	209	104	\$52,407,799
General Physician / Surgeon	106	90	48	\$14,739,853
Skilled Nursing Facilities	46	50	66	\$18,262,417
Orthopedics	31	40	15	\$4,333,370
Dentists	54	39	19	\$6,053,214
Emergency Medicine	49	35	24	\$6,725,165
Nurses (excluding anesthesiologist)	54	32	17	\$3,614,066
OB / GYN	34	29	14	\$9,090,250
Internal Medicine	49	29	12	\$2,906,115
Radiology	30	26	10	\$3,535,000
Anesthesiology	12	24	6	\$1,563,835
Cardiologists / Vascular Specialists	21	23	9	\$4,030,000
Clinics – Outpatient – Surgery	23	15	10	\$2,333,000
Clinics – Outpatient Only, No Surgery	24	15	12	\$3,034,257
Neurology / Neursurgeons	11	14	1	\$300,000
Nursing Homes	21	14	17	\$2,917,500
Hospitalists	17	9	4	\$1,070,000
All other (speech therapists, message therapists,	21	9	6	\$1,025,000
Ophthalmology	7	8	3	\$525,000
Physicians – Misc.	6	8	1	\$1,000,000
Chiropractor	12	8	6	\$354,500
Urologists	7	7	2	\$125,000
Pediatricians	15	7	7	\$5,450,000
Nurse Anesthetists	6	7	4	\$1,175,000
Physicians / Surgeons Assistants	6	6	3	\$490,000
Cosmetic Surgery	11	6	4	\$1,102,000
Pharmacists / Pharmacies	6	5	5	\$116,500
Psychiatry	8	5	1	\$10,000
Otorhinolaryngology	5	5	2	\$900,000
Pathology	6	5	1	\$35,000
Gastroenterology	7	5	1	\$225,000

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Physical Medicine	3	4	1	\$245,000
Pulminologists	3	4	1	\$335,000
Dermatology	2	4	1	\$5,500
Podiatrists	7	4	2	\$230,000
Hematology	2	2	0	\$0
Infectious Disease	3	2	0	\$0
Psychologists	0	2	0	\$0
Rehabilitation Hospitals	3	2	3	\$1,100,000
Geriatrics	3	1	0	\$0
Oncology	8	1	1	\$400,000
Sanitarium – not hospital or mental health related	0	1	1	\$95,000
EMT	2	1	0	\$0
Mental Institutions	2	1	1	\$25,000
Blood Banks	0	1	0	\$0
Nephrology	4	0	0	\$0
Nuclear Medicine	2	0	0	\$0
Intensive Care Physicians	3	0	1	\$250,000
Radiologists – Non–Physicians (techs, etc)	4	0	0	\$0

7 Claim Study by Means of Disposition

This section presents claims data by means of disposition. Data are presented separately for cases involving hospitals, and physicians & surgeons. Each table displays:

- Number of closed cases
- Percentage of claims by means of disposition
- Average number of months from incident to report
- Average number of months from incident to disposition
- Average bodily injury severity
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case

MEANS OF DISPOSITION: 2022

ALL CASES

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	83	25.9%	11	32	4.7	\$114,960	\$86,219	\$207,407	\$20,117
Settled before judgment	237	73.8%	17	56	6.4	\$233,250	\$347,011	\$592,181	\$163,855
Total Settled	320	99.7%	16	50	5.9	\$202,569	\$279,368	\$492,381	\$126,573
Direct verdict for plaintiff	1	0.3%	9	45	9.0	—	\$1,100,000	\$1,100,000	\$235,023
Total Court Dispositions	1	0.3%	9	45	9.0	—	\$1,100,000	\$1,100,000	\$235,023
Total paid claim dispositions	321	100.0%	16	50	5.9	\$201,938	\$281,925	\$494,273	\$126,911

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	99	35.9%	11	31	3.9	—	—	—	\$2,658
Lawsuit closed or abandoned before trial	165	59.8%	22	50	5.1	—	—	—	\$40,974
Settled after verdict	3	1.1%	26	69	3.7	—	—	—	\$89,955
Total not disposed by court	267	96.7%	18	43	4.6	—	—	—	\$27,318
Direct verdict for defendant	4	1.4%	14	49	7.8	—	—	—	\$123,304
Judgment for defendant	3	1.1%	39	71	2.7	—	—	—	\$212,021

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total Court Dispositions	7	2.5%	25	58	5.6	—	—	—	\$161,326
Total unpaid claim dispositions	276	100.0%	19	44	4.7	—	—	—	\$30,771

MEANS OF DISPOSITION: 2022

PHYSICIANS & SURGEONS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	13	10.6%	17	54	6.2	\$310,654	\$154,385	\$465,038	\$63,027
Settled before judgment	109	88.6%	20	65	6.6	\$338,352	\$531,246	\$871,433	\$226,594
Total Settled	122	99.2%	19	64	6.5	\$335,401	\$491,089	\$828,129	\$209,165
Direct verdict for plaintiff	1	0.8%	9	45	9.0	—	\$1,100,000	\$1,100,000	\$235,023
Total Court Dispositions	1	0.8%	9	45	9.0	—	\$1,100,000	\$1,100,000	\$235,023
Total paid claim dispositions	123	100.0%	19	64	6.6	\$332,674	\$496,039	\$830,339	\$209,375

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	19	17.6%	21	40	4.5	—	—	—	\$1,579
Lawsuit closed or abandoned before trial	83	76.9%	26	57	5.3	—	—	—	\$62,930
Settled after verdict	2	1.9%	16	70	4.0	—	—	—	\$109,568
Total not disposed by court	104	96.3%	25	54	5.1	—	—	—	\$52,618
Direct verdict for defendant	3	2.8%	11	43	7.3	—	—	—	\$75,761
Judgment for defendant	1	0.9%	63	87	3.0	—	—	—	\$507,714

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total Court Dispositions	4	3.7%	24	54	6.3	—	—	—	\$183,750
Total unpaid claim dispositions	108	100.0%	25	54	5.1	—	—	—	\$57,475

MEANS OF DISPOSITION: 2022

HOSPITALS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	50	31.8%	12	35	5.0	\$141,460	\$94,766	\$236,226	\$21,178
Settled before judgment	106	67.5%	17	59	6.3	\$396,477	\$452,289	\$850,653	\$218,998
Total Settled	156	99.4%	15	51	5.9	\$314,741	\$337,698	\$653,721	\$155,594
Direct verdict for plaintiff	1	0.6%	9	45	9.0	—	\$1,100,000	\$1,100,000	\$235,023
Total Court Dispositions	1	0.6%	9	45	9.0	—	\$1,100,000	\$1,100,000	\$235,023
Total paid claim dispositions	157	100.0%	15	51	5.9	\$312,736	\$342,554	\$656,564	\$156,100

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	42	46.7%	8	32	3.6	—	—	—	\$1,024
Lawsuit closed or abandoned before trial	47	52.2%	21	59	4.8	—	—	—	\$66,542
Total not disposed by court	89	98.9%	15	46	4.2	—	—	—	\$35,623
Direct verdict for defendant	1	1.1%	4	42	9.0	—	—	—	—
Total Court Dispositions	1	1.1%	4	42	9.0	—	—	—	—

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	90	100.0%	15	46	4.3	—	—	—	\$35,228

MEANS OF DISPOSITION: 2021

ALL CASES

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	77	24.4%	12	27	4.5	\$51,214	\$86,892	\$141,340	\$22,950
Settled before judgment	237	75.0%	18	51	6.4	\$322,856	\$289,982	\$615,298	\$154,013
Total Settled	314	99.4%	16	45	6.0	\$256,243	\$240,180	\$499,073	\$121,873
Direct verdict for plaintiff	1	0.3%	25	49	9.0	\$1,085,070	\$774,504	\$1,859,574	\$8,521
Judgment for plaintiff	1	0.3%	0	106	3.0	—	\$11,500	\$11,500	\$31,971
Total Court Dispositions	2	0.6%	12	78	6.0	\$542,535	\$393,002	\$935,537	\$20,246
Total paid claim dispositions	316	100.0%	16	45	6.0	\$258,055	\$241,147	\$501,835	\$121,230

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	122	40.7%	10	37	4.1	—	—	—	\$5,611
Lawsuit closed or abandoned before trial	164	54.7%	22	45	5.2	—	—	—	\$40,858
Settled after verdict	1	0.3%	24	74	5.0	—	—	—	—
Total not disposed by court	287	95.7%	17	42	4.8	—	—	—	\$25,733
Direct verdict for defendant	9	3.0%	19	72	6.0	—	—	—	\$188,192

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Judgment for defendant	4	1.3%	9	25	2.3	—	—	—	\$10,594
Total Court Dispositions	13	4.3%	16	57	4.8	—	—	—	\$133,546
Total unpaid claim dispositions	300	100.0%	17	43	4.8	—	—	—	\$30,405

MEANS OF DISPOSITION: 2021

PHYSICIANS & SURGEONS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	15	11.0%	13	36	4.7	\$78,370	\$121,585	\$199,955	\$71,051
Settled before judgment	120	88.2%	17	52	6.6	\$261,163	\$370,424	\$635,476	\$229,347
Total Settled	135	99.3%	17	50	6.3	\$240,853	\$342,775	\$587,085	\$211,759
Judgment for plaintiff	1	0.7%	0	106	3.0	—	\$11,500	\$11,500	\$31,971
Total Court Dispositions	1	0.7%	0	106	3.0	—	\$11,500	\$11,500	\$31,971
Total paid claim dispositions	136	100.0%	17	51	6.3	\$239,082	\$340,339	\$582,852	\$210,437

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	33	25.0%	15	32	4.2	—	—	—	\$9,057
Lawsuit closed or abandoned before trial	91	68.9%	24	49	5.4	—	—	—	\$61,604
Total not disposed by court	124	93.9%	22	44	5.0	—	—	—	\$47,620
Direct verdict for defendant	7	5.3%	19	77	6.9	—	—	—	\$222,135
Judgment for defendant	1	0.8%	12	45	2.0	—	—	—	\$30,890
Total Court Dispositions	8	6.1%	18	73	6.3	—	—	—	\$198,229

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	132	100.0%	21	46	5.1	—	—	—	\$56,748

MEANS OF DISPOSITION: 2021

HOSPITALS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	43	26.9%	10	27	4.7	\$62,080	\$81,008	\$143,087	\$25,318
Settled before judgment	115	71.9%	18	55	6.6	\$515,922	\$335,900	\$851,821	\$190,516
Total Settled	158	98.8%	16	47	6.1	\$392,408	\$266,530	\$658,938	\$145,557
Direct verdict for plaintiff	1	0.6%	25	49	9.0	\$1,085,070	\$774,504	\$1,859,574	\$8,521
Judgment for plaintiff	1	0.6%	0	106	3.0	—	\$11,500	\$11,500	\$31,971
Total Court Dispositions	2	1.3%	12	78	6.0	\$542,535	\$393,002	\$935,537	\$20,246
Total paid claim dispositions	160	100.0%	16	48	6.1	\$394,284	\$268,111	\$662,396	\$143,991

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	67	58.3%	9	46	4.1	—	—	—	\$4,272
Lawsuit closed or abandoned before trial	43	37.4%	25	50	6.0	—	—	—	\$28,397
Total not disposed by court	110	95.7%	15	47	4.8	—	—	—	\$13,703
Direct verdict for defendant	5	4.3%	14	68	5.4	—	—	—	\$257,279
Total Court Dispositions	5	4.3%	14	68	5.4	—	—	—	\$257,279

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	115	100.0%	15	48	4.9	—	—	—	\$24,293

MEANS OF DISPOSITION: 2020

ALL CASES

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	98	28.3%	7	25	4.5	\$83,451	\$158,865	\$242,419	\$23,319
Settled before judgment	246	71.1%	18	49	5.9	\$313,686	\$283,588	\$599,687	\$196,993
Total Settled	344	99.4%	15	42	5.5	\$248,096	\$248,057	\$497,907	\$147,516
Judgment for plaintiff	2	0.6%	6	82	4.0	\$60,435	\$168,750	\$229,185	\$90,675
Total Court Dispositions	2	0.6%	6	82	4.0	\$60,435	\$168,750	\$229,185	\$90,675
Total paid claim dispositions	346	100.0%	15	42	5.5	\$247,011	\$247,598	\$496,354	\$147,187

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	114	38.9%	10	30	3.9	—	—	—	\$3,352
Lawsuit closed or abandoned before trial	160	54.6%	25	49	5.3	—	—	—	\$33,965
Total not disposed by court	274	93.5%	19	41	4.7	—	—	—	\$21,229
Direct verdict for defendant	3	1.0%	33	76	8.0	—	—	—	\$104,149
Judgment for defendant	6	2.0%	25	76	4.7	—	—	—	\$115,963
Judgment for defendant after appeal	8	2.7%	67	158	6.9	—	—	—	\$194,924

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total Court Dispositions	17	5.8%	46	114	6.3	—	—	—	\$151,036
Total unpaid claim dispositions	293	100.0%	20	46	4.8	—	—	—	\$29,189

MEANS OF DISPOSITION: 2020

PHYSICIANS & SURGEONS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	13	8.7%	12	38	4.5	\$94,507	\$148,096	\$242,603	\$105,664
Settled before judgment	134	89.9%	22	57	6.0	\$425,728	\$361,491	\$791,398	\$311,895
Total Settled	147	98.7%	21	56	5.9	\$396,436	\$342,619	\$742,865	\$293,657
Judgment for plaintiff	2	1.3%	6	82	4.0	\$60,435	\$168,750	\$229,185	\$90,675
Total Court Dispositions	2	1.3%	6	82	4.0	\$60,435	\$168,750	\$229,185	\$90,675
Total paid claim dispositions	149	100.0%	21	56	5.9	\$391,926	\$340,285	\$735,970	\$290,932

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	30	23.6%	11	37	4.7	—	—	—	\$8,140
Lawsuit closed or abandoned before trial	88	69.3%	29	54	5.3	—	—	—	\$39,771
Total not disposed by court	118	92.9%	25	49	5.2	—	—	—	\$31,729
Direct verdict for defendant	3	2.4%	33	76	8.0	—	—	—	\$104,149
Judgment for defendant	3	2.4%	19	66	3.7	—	—	—	\$150,649
Judgment for defendant after appeal	2	1.6%	3	52	4.5	—	—	—	\$448,631

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total Court Dispositions	8	6.3%	20	66	5.5	—	—	—	\$207,707
Total unpaid claim dispositions	127	100.0%	24	50	5.2	—	—	—	\$43,889

MEANS OF DISPOSITION: 2020

HOSPITALS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	66	34.6%	7	25	4.5	\$49,444	\$193,917	\$243,429	\$26,579
Settled before judgment	124	64.9%	17	53	6.3	\$507,677	\$365,897	\$873,574	\$311,072
Total Settled	190	99.5%	14	43	5.7	\$348,501	\$306,156	\$654,681	\$212,248
Judgment for plaintiff	1	0.5%	13	73	4.0	—	\$50,000	\$50,000	\$73,537
Total Court Dispositions	1	0.5%	13	73	4.0	—	\$50,000	\$50,000	\$73,537
Total paid claim dispositions	191	100.0%	14	44	5.7	\$346,677	\$304,815	\$651,515	\$211,522

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	52	44.4%	8	32	4.0	—	—	—	\$2,104
Lawsuit closed or abandoned before trial	56	47.9%	28	61	6.3	—	—	—	\$55,672
Total not disposed by court	108	92.3%	19	47	5.2	—	—	—	\$29,880
Judgment for defendant	2	1.7%	51	154	8.0	—	—	—	\$189,967
Judgment for defendant after appeal	7	6.0%	76	178	7.4	—	—	—	\$222,770
Total Court Dispositions	9	7.7%	70	173	7.6	—	—	—	\$215,481

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	117	100.0%	22	57	5.4	—	—	—	\$44,157

8 Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous reports presented data on the number of claims. A claim corresponds to a single policy against which a demand for damages has been made, or may otherwise be liable for payout. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DCI database.

This report presents two alternative methods of aggregating the data, only recently available to DCI's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DCI claims data. See the executive summary for further discussion.

DEFENDANT AND CLAIMANT COUNT

BY YEAR CLOSED

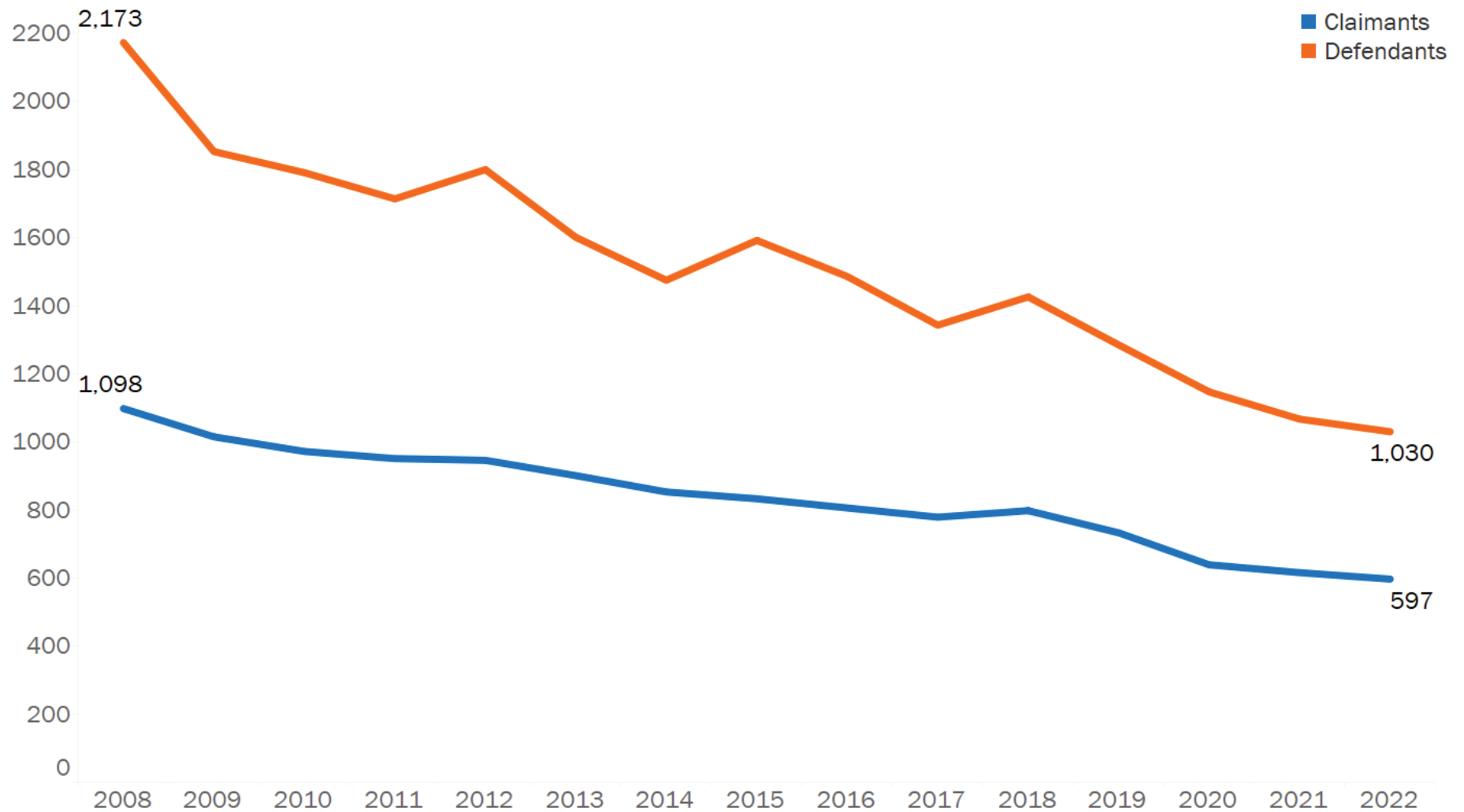


Figure 37

MALPRACTICE ACTIONS

BY TYPE OF DEFENDANT ²

Year Case Was Closed	Claimants				Defendants			Defendants, Payment Covered		
	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2008	1,098	484	\$131,808,834	\$272,332	914	1,071	188	158	441	41
2009	1,015	444	\$136,972,345	\$308,496	749	924	180	153	341	54
2010	972	460	\$110,494,766	\$240,206	756	881	154	141	374	44
2011	951	457	\$135,429,805	\$296,345	634	893	187	129	389	46
2012	946	459	\$135,054,747	\$294,237	710	922	168	142	386	48
2013	901	400	\$119,541,016	\$298,853	615	797	189	123	291	56
2014	853	391	\$142,397,594	\$364,188	532	781	162	117	310	48
2015	833	395	\$131,694,679	\$333,404	585	811	196	121	308	69
2016	806	395	\$184,995,318	\$468,343	570	729	187	138	301	63
2017	779	367	\$141,827,194	\$386,450	517	707	119	120	302	36
2018	798	383	\$169,014,471	\$441,291	505	786	135	114	324	40
2019	733	359	\$182,713,097	\$508,950	451	716	118	103	302	29
2020	639	346	\$171,738,348	\$496,354	398	655	94	99	285	34
2021	616	316	\$158,579,956	\$501,835	356	603	108	88	271	37
2022	597	321	\$158,661,776	\$494,273	327	599	104	76	278	34

²A case is considered closed only when the last claim against the last defendant is closed.

MALPRACTICE ACTIONS

AT LEAST ONE PHYSICIAN

Year Case Was Closed	Claimants				Defendants			Defendants, Payment Covered		
	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2008	565	249	\$92,372,370	\$370,973	914	569	63	158	213	5
2009	503	236	\$100,065,247	\$424,005	749	476	53	153	173	6
2010	513	212	\$71,038,316	\$335,086	756	465	40	141	158	3
2011	429	193	\$85,717,945	\$444,134	634	417	76	129	147	11
2012	455	208	\$92,860,400	\$446,444	710	479	51	142	163	5
2013	434	185	\$81,632,740	\$441,258	615	395	62	123	107	12
2014	399	170	\$86,158,143	\$506,813	532	361	53	117	110	10
2015	394	160	\$80,954,850	\$505,968	585	386	56	121	98	16
2016	377	191	\$142,063,757	\$743,789	570	367	61	138	132	14
2017	371	167	\$91,898,148	\$550,288	517	321	35	120	115	9
2018	359	166	\$99,137,185	\$597,212	505	355	45	114	122	8
2019	327	153	\$111,468,822	\$728,554	451	324	39	103	108	5
2020	276	149	\$109,659,483	\$735,970	398	278	31	99	98	11
2021	268	136	\$79,267,920	\$582,852	356	278	28	88	106	7
2022	231	123	\$102,131,696	\$830,339	327	222	27	76	89	7

MALPRACTICE ACTIONS

AT LEAST ONE PAYMENT MADE ON BEHALF OF PHYSICIAN

Year Case Was Closed	Claimants				Defendants			Defendants, Payment Covered		
	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2008	142	142	\$67,051,477	\$472,194	244	130	13	158	60	3
2009	144	144	\$64,461,135	\$447,647	211	139	8	153	69	3
2010	129	129	\$50,190,262	\$389,072	211	129	8	141	58	1
2011	110	110	\$59,668,978	\$542,445	200	106	19	129	49	6
2012	128	128	\$67,922,975	\$530,648	204	136	11	142	73	3
2013	113	113	\$47,289,299	\$418,489	160	84	8	123	26	5
2014	110	110	\$59,937,853	\$544,890	144	106	14	117	46	7
2015	109	109	\$63,132,275	\$579,195	161	118	13	121	44	11
2016	117	117	\$98,686,787	\$843,477	183	110	22	138	49	7
2017	106	106	\$67,680,226	\$638,493	156	98	13	120	47	5
2018	104	104	\$80,055,341	\$769,763	163	113	8	114	55	2
2019	94	94	\$78,173,822	\$831,636	136	95	5	103	35	4
2020	88	88	\$62,160,483	\$706,369	128	81	9	99	32	5
2021	82	82	\$41,166,460	\$502,030	115	81	8	88	41	4
2022	69	69	\$49,588,779	\$718,678	104	63	8	76	28	5

MALPRACTICE ACTIONS

AT LEAST ONE INSTITUTION

Year Case Was Closed	Claimants				Defendants			Defendants, Payment Covered		
	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2008	786	391	\$115,302,963	\$294,892	632	1,071	51	92	441	6
2009	728	348	\$117,853,738	\$338,660	533	924	44	101	341	7
2010	699	376	\$97,102,621	\$258,252	526	881	46	90	374	6
2011	719	389	\$125,589,788	\$322,853	438	893	82	91	389	13
2012	726	386	\$117,748,134	\$305,047	516	922	44	102	386	7
2013	652	308	\$105,633,598	\$342,966	433	797	64	66	291	11
2014	637	319	\$131,694,423	\$412,835	383	781	63	78	310	11
2015	631	330	\$117,486,721	\$356,020	420	811	74	87	308	23
2016	592	312	\$145,481,016	\$466,285	403	729	60	92	301	13
2017	575	302	\$122,229,788	\$404,734	332	707	34	78	302	7
2018	627	331	\$158,930,199	\$480,152	372	786	64	86	324	16
2019	589	315	\$155,773,107	\$494,518	324	716	63	69	302	14
2020	509	299	\$156,144,692	\$522,223	283	655	44	66	285	13
2021	490	275	\$145,959,338	\$530,761	263	603	34	64	271	9
2022	477	278	\$140,943,192	\$506,990	253	599	45	51	278	13

MALPRACTICE ACTIONS

AT LEAST ONE PAYMENT MADE ON BEHALF OF INSTITUTION

Year Case Was Closed	Claimants				Defendants			Defendants, Payment Covered		
	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2008	358	358	\$102,771,123	\$287,070	282	534	21	56	441	2
2009	307	307	\$107,930,147	\$351,564	244	421	24	61	341	3
2010	342	342	\$84,646,066	\$247,503	225	440	21	53	374	5
2011	356	356	\$116,173,088	\$326,329	197	459	40	55	389	10
2012	348	348	\$101,696,277	\$292,231	232	456	17	63	386	1
2013	271	271	\$92,899,624	\$342,803	152	335	37	28	291	6
2014	279	279	\$117,789,711	\$422,185	147	358	22	35	310	9
2015	276	276	\$101,148,495	\$366,480	137	380	30	37	308	12
2016	270	270	\$122,541,916	\$453,859	170	349	29	47	301	10
2017	273	273	\$106,658,744	\$390,691	139	349	13	51	302	3
2018	292	292	\$147,709,101	\$505,853	156	381	23	54	324	6
2019	279	279	\$140,178,107	\$502,430	146	345	21	32	302	2
2020	262	262	\$142,376,707	\$543,423	146	350	19	32	285	4
2021	246	246	\$136,783,338	\$556,030	118	313	14	38	271	4
2022	254	254	\$131,334,192	\$517,064	117	336	18	29	278	9

AVG. PAYMENT RECEIVED BY CLAIMANT

AGAINST AVG. AMOUNT PAID ON BEHALF OF DEFENDANT

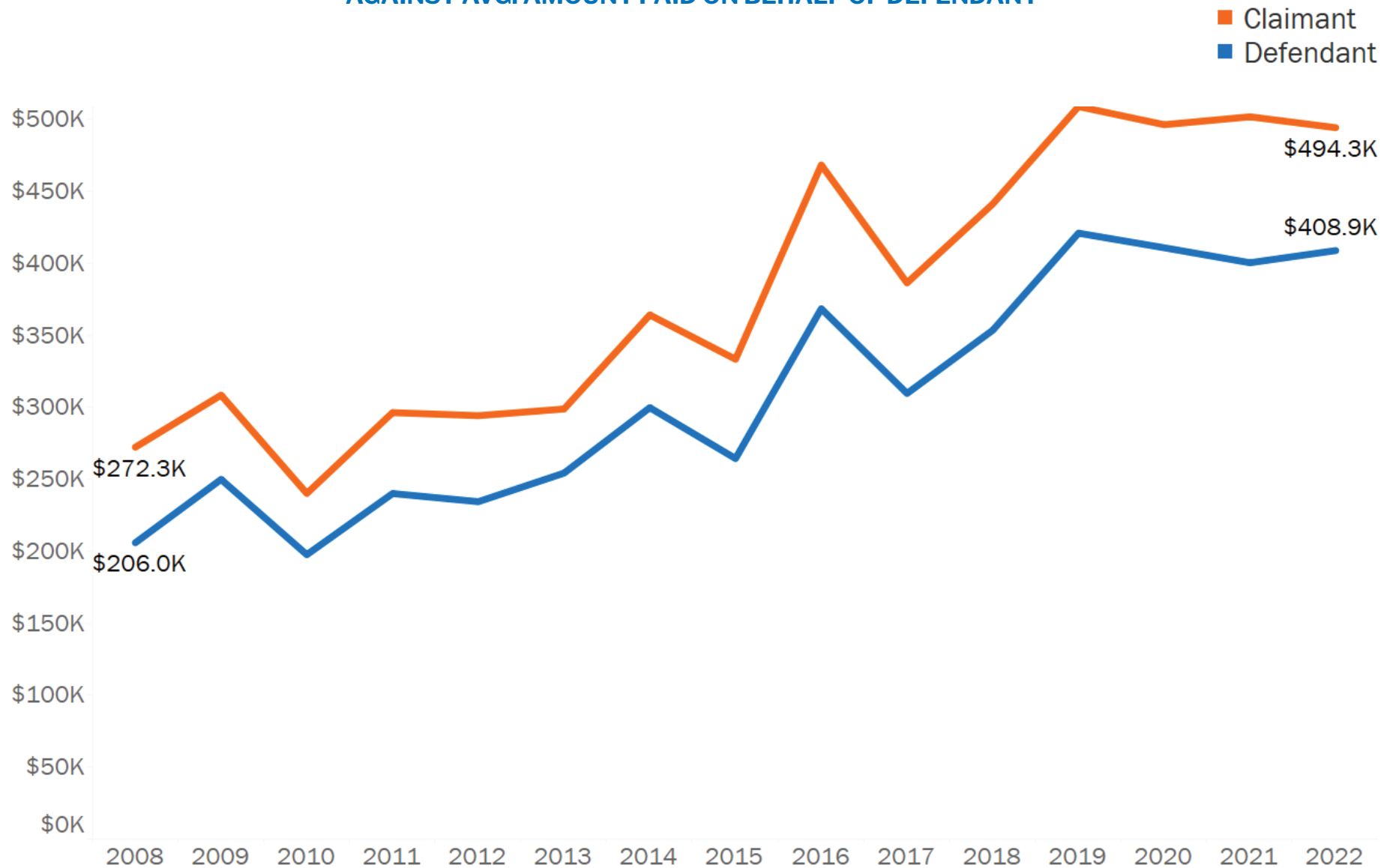


Figure 38

NUMBER OF DEFENDANTS

	Physicians			Institutions			All Other			Total		
Year	Def.	Def. With Payment	Average Indemnity	Def.	Def. With Payment	Average Indemnity	Def.	Def. With Payment	Average Indemnity	Def.	Def. With Payment	Average Indemnity
2008	914	158	\$302,407	1,071	441	\$181,574	188	41	\$96,446	2,173	640	\$205,951
2009	749	153	\$271,667	924	341	\$266,975	180	54	\$80,904	1,853	548	\$249,950
2010	756	141	\$250,029	881	374	\$195,062	154	44	\$51,990	1,791	559	\$197,665
2011	634	129	\$288,000	893	389	\$242,772	187	46	\$83,463	1,714	564	\$240,124
2012	710	142	\$358,250	922	386	\$209,359	168	48	\$70,226	1,800	576	\$234,470
2013	615	123	\$285,340	797	291	\$256,583	189	56	\$174,618	1,601	470	\$254,343
2014	532	117	\$307,260	781	310	\$330,830	162	48	\$81,061	1,475	475	\$299,784
2015	585	121	\$339,841	811	308	\$255,518	196	69	\$172,092	1,592	498	\$264,447
2016	570	138	\$537,675	729	301	\$322,646	187	63	\$217,138	1,486	502	\$368,517
2017	517	120	\$370,493	707	302	\$306,333	119	36	\$134,875	1,343	458	\$309,666
2018	505	114	\$369,435	786	324	\$376,262	135	40	\$124,753	1,426	478	\$353,587
2019	451	103	\$515,496	716	302	\$417,257	118	29	\$124,321	1,285	434	\$420,998
2020	398	99	\$384,689	655	285	\$438,590	94	34	\$254,590	1,147	418	\$410,857
2021	356	88	\$340,639	603	271	\$453,083	108	37	\$157,246	1,067	396	\$400,454
2022	327	76	\$408,815	599	278	\$443,098	104	34	\$129,720	1,030	388	\$408,922

AVG. INDEMNITY PER DEFENDANT

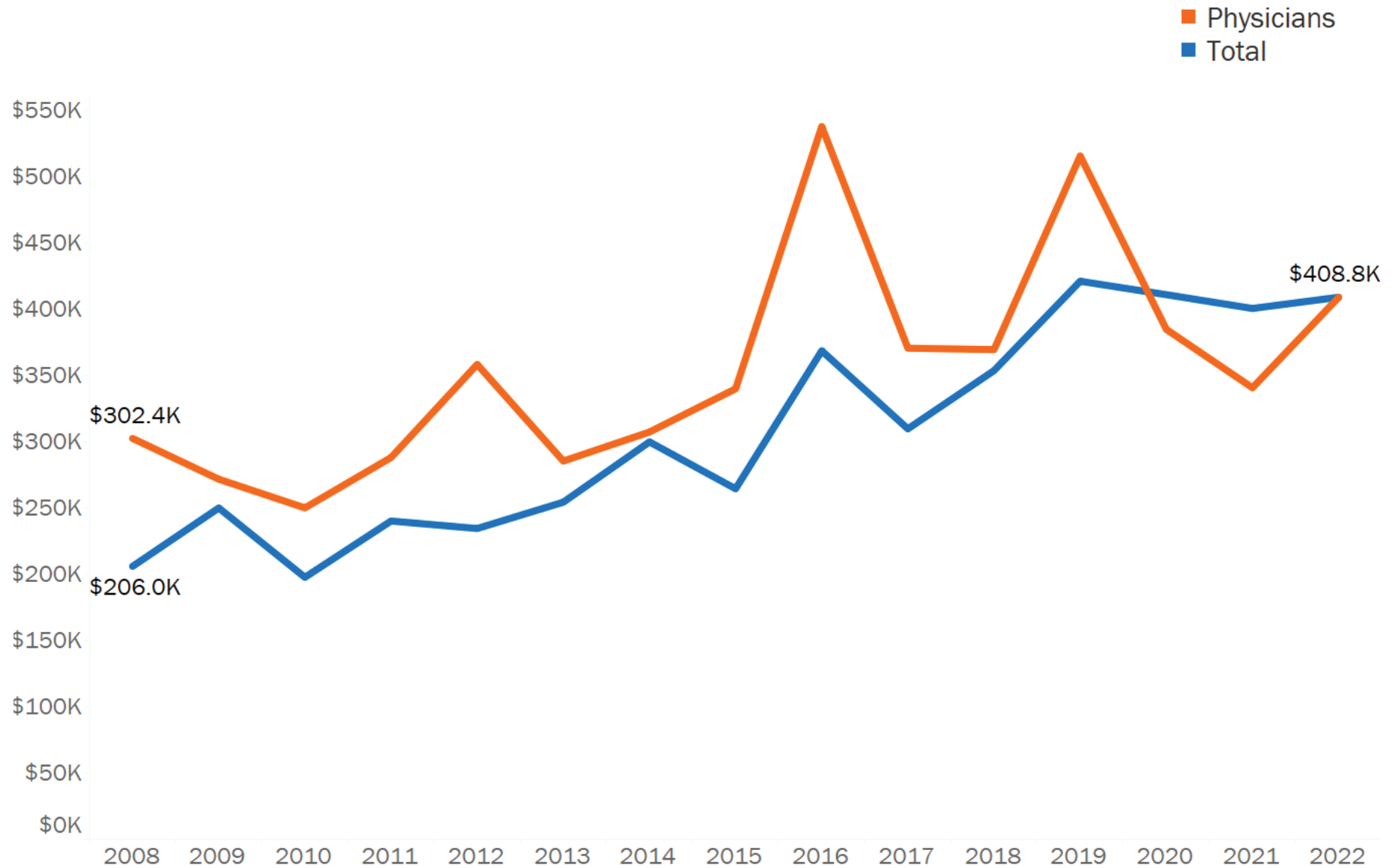


Figure 39

NO. CLAIMANTS AND ASSOCIATED DEFENDANTS

Year Reported	Claimants	Physicians	Institutions	All Other	Total
2008	854	575	723	162	1,460
2009	948	682	870	151	1,703
2010	1,013	596	935	201	1,732
2011	909	618	805	202	1,625
2012	932	596	857	198	1,651
2013	900	619	856	182	1,657
2014	808	552	735	147	1,434
2015	810	572	810	136	1,518
2016	743	510	712	122	1,344
2017	765	521	717	134	1,372
2018	805	544	784	169	1,497
2019	785	454	775	142	1,371
2020	687	421	674	132	1,227
2021	577	310	578	91	979
2022	467	171	340	62	573

NUMBER OF NEW CLAIMANTS

BY REPORT YEAR

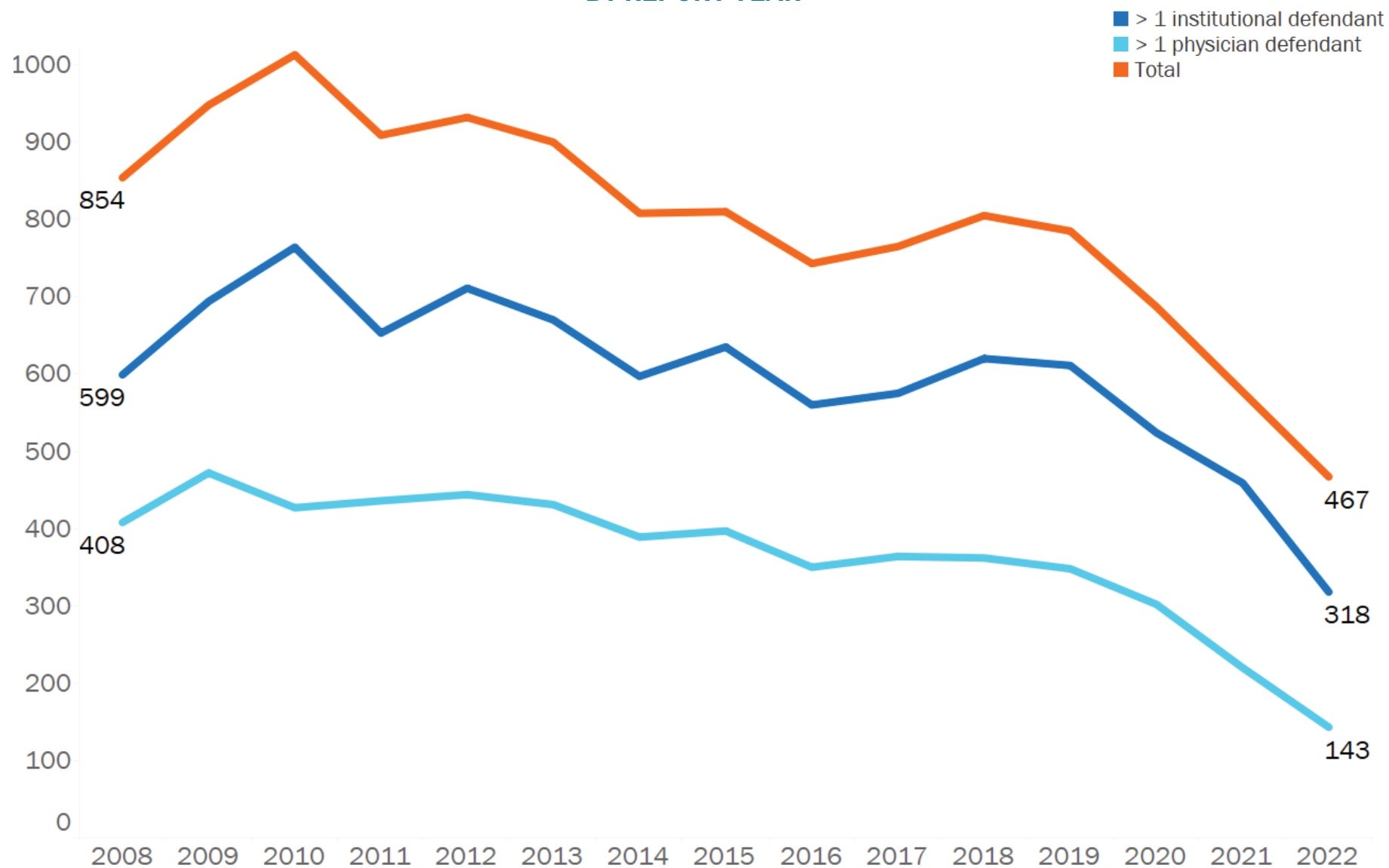


Figure 40

NUMBER OF CLAIMANTS WITH ACTIONS PENDING

AT YEAR-END

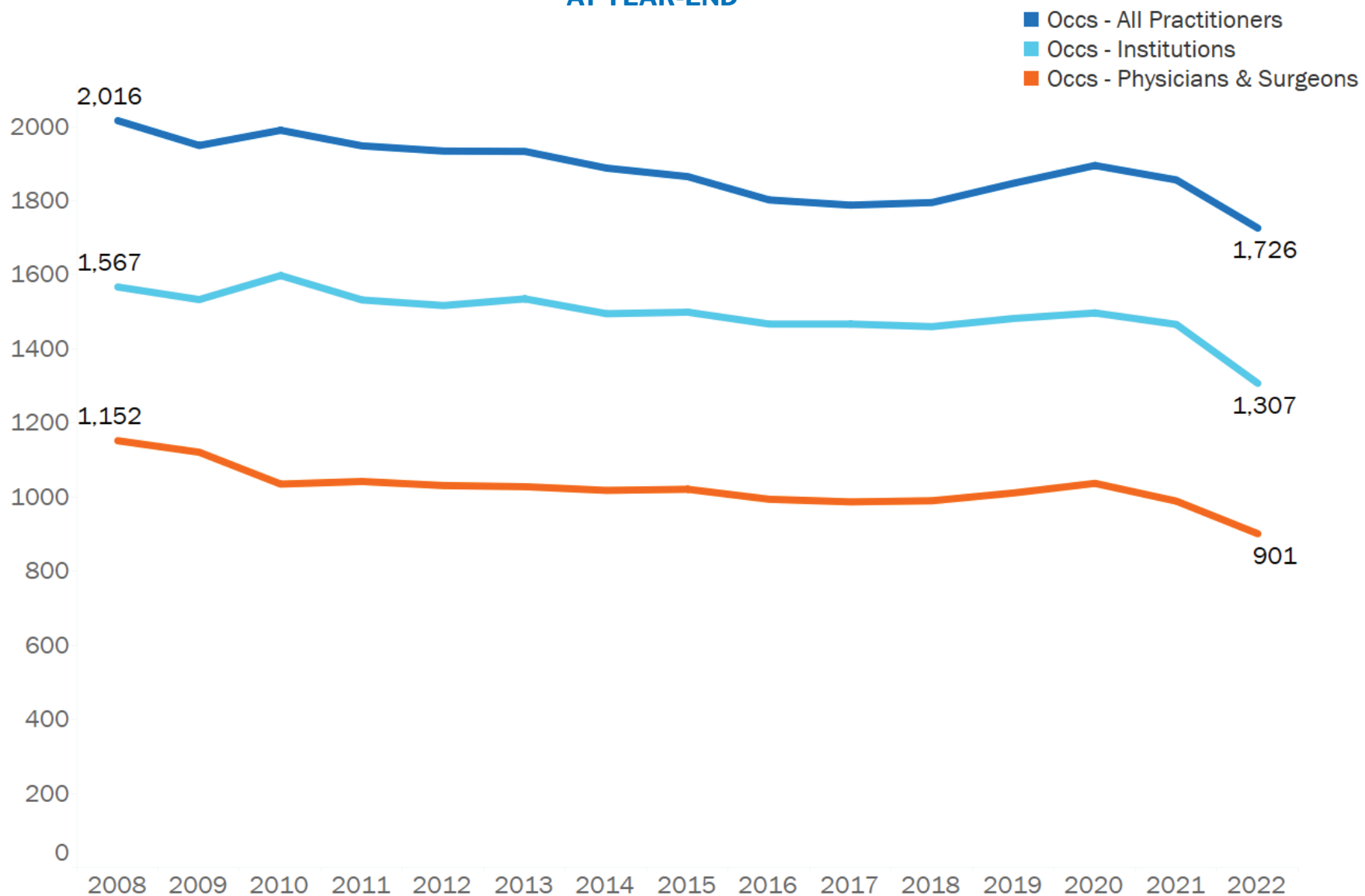


Figure 41

NUMBER OF DEFENDANTS WITH CLAIMS OPEN

AT YEAR-END

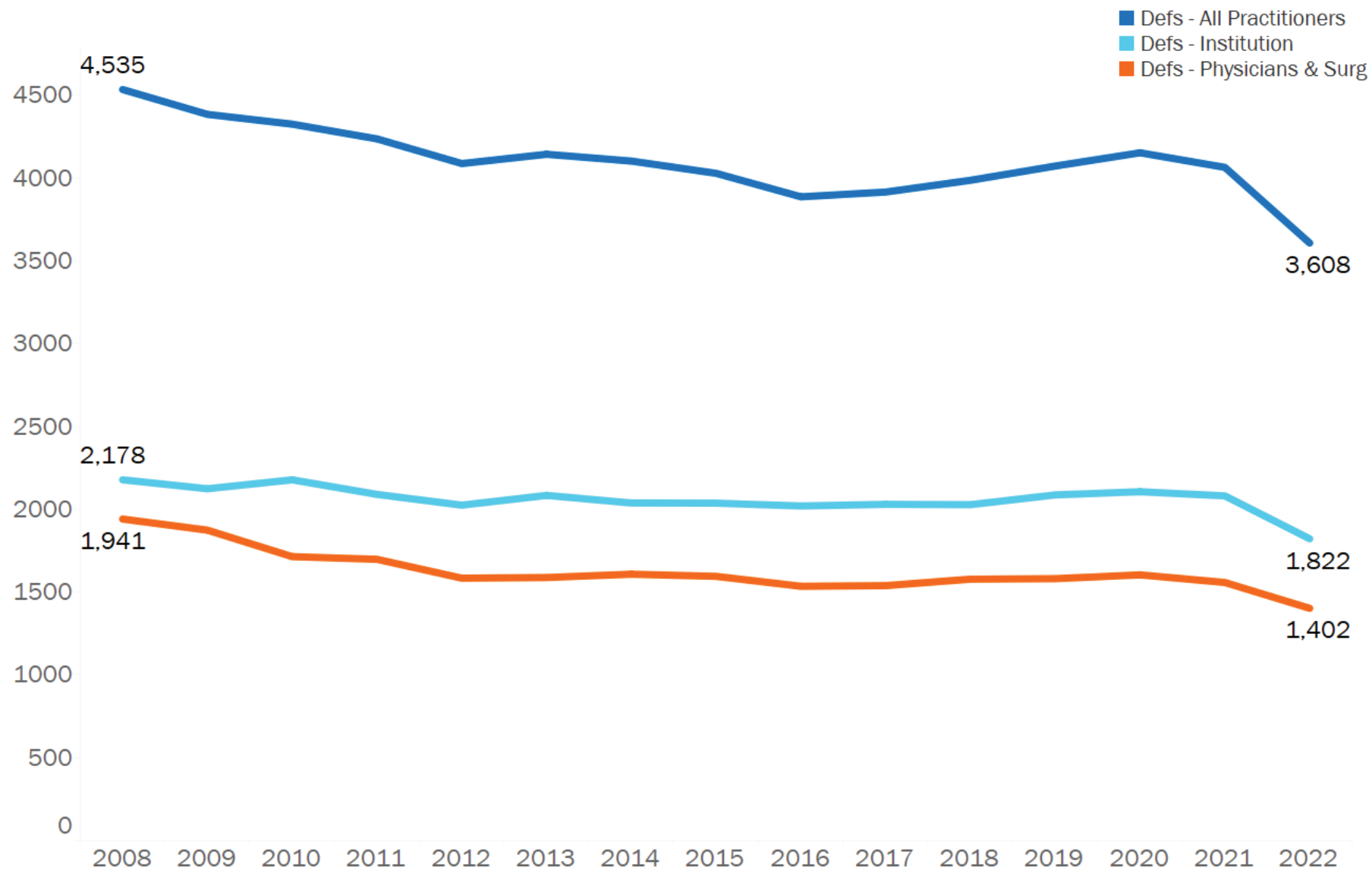


Figure 42

9 Premium and Loss Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all licensed medical malpractice writers in Missouri (i.e. excluding excess and surplus lines carriers). The data were derived from the Missouri Supplement to the Annual Statement. Data are presented for five market segments:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data presented in this exhibit is independent from the claim data used in the preceding tables.

TOTAL MEDICAL MALPRACTICE

PREMIUMS & LOSSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Missouri Hospital Plan	\$39,932,528	29.1%	\$38,417,617	\$17,163,404	44.7%
Medical Liability Alliance	\$18,929,614	13.8%	\$17,844,183	\$8,610,142	48.3%
Medical Protective Company	\$18,040,193	13.1%	\$15,304,205	\$5,038,479	32.9%
Proassurance Indemnity Company Inc	\$8,492,822	6.2%	\$8,384,981	\$8,417,897	100.4%
Norcal Insurance Company	\$7,453,561	5.4%	\$8,554,103	\$16,277,171	190.3%
Doctors Company An Interins Exchange	\$6,451,592	4.7%	\$6,551,682	\$4,214,474	64.3%
Keystone Mutual Insurance Company	\$3,923,122	2.9%	\$4,179,562	\$4,068,810	97.4%
Mmic Insurance Inc	\$3,815,815	2.8%	\$4,593,575	\$2,710,500	59.0%
American Casualty Company Of Reading Pennsylvania	\$3,146,948	2.3%	\$3,049,009	\$1,283,270	42.1%
Missouri Doctors Mutual Insurance Company	\$3,135,142	2.3%	\$3,186,071	\$442,667	13.9%
Ismie Mutual Insurance Company	\$2,655,884	1.9%	\$2,435,945	\$4,196,003	172.3%
Preferred Physicians Medical Risk Retention Group A Mutual Insurance Company	\$2,312,262	1.7%	\$1,923,237	\$-431,725	(22.4%)
Health Care Indemnity Inc	\$2,284,626	1.7%	\$2,284,626	\$195,265	8.5%
Medical Mutual Insurance Company Of North Carolina	\$2,161,042	1.6%	\$1,647,105	\$570,544	34.6%
Ncmic Insurance Company	\$1,732,220	1.3%	\$1,726,316	\$222,492	12.9%
Physicians Insurance Mutual	\$1,689,136	1.2%	\$1,598,777	\$60,500	3.8%
Mag Mutual Insurance Company	\$1,586,391	1.2%	\$1,376,743	\$173,140	12.6%
Professional Solutions Insurance Company	\$1,318,727	1.0%	\$1,264,508	\$100,074	7.9%

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Doctors Direct Insurance Inc	\$1,270,989	0.9%	\$977,336	\$188,122	19.2%
Liberty Insurance Underwriters Inc	\$988,823	0.7%	\$967,678	\$-55,624	(5.7%)
Pharmacists Mutual Insurance Company	\$984,638	0.7%	\$969,983	\$181,674	18.7%
Proselect Insurance Company	\$811,711	0.6%	\$851,183	\$470,281	55.3%
Fair American Insurance And Reinsurance Company	\$582,454	0.4%	\$600,870	\$-144,458	(24.0%)
Ace American Insurance Company	\$561,360	0.4%	\$573,589	\$-93,570	(16.3%)
Proassurance Insurance Company Of America	\$476,681	0.3%	\$459,737	\$147,289	32.0%
Church Mutual Insurance Company S.I.	\$446,753	0.3%	\$459,753	\$336,209	73.1%
Allied World Insurance Company	\$308,522	0.2%	\$293,024	\$-5,455	(1.9%)
Aspen American Insurance Company	\$280,067	0.2%	\$277,743	\$16,635	6.0%
Preferred Professional Insurance Company	\$266,039	0.2%	\$244,189	\$202,982	83.1%
Kansas Medical Mutual Insurance Company	\$260,122	0.2%	\$257,278	\$1,169,347	454.5%
Cincinnati Insurance Company The	\$189,109	0.1%	\$228,558	\$511,768	223.9%
Great Divide Insurance Company	\$187,684	0.1%	\$182,439	\$61,166	33.5%
Berkshire Hathaway Specialty Insurance Company	\$113,993	0.1%	\$98,487	\$73,228	74.4%
Continental Casualty Company	\$70,432	0.1%	\$70,432	\$-286,187	(406.3%)
American Home Assurance Company	\$65,527	0.0%	\$64,896	\$14,062	21.7%
Cincinnati Casualty Company The	\$65,098	0.0%	\$61,275	\$9,200	15.0%
Fortress Insurance Company	\$63,876	0.0%	\$59,837	\$10,299	17.2%
National Union Fire Insurance Company Of Pittsburg Pa	\$63,110	0.0%	\$69,181	\$-268,943	(388.8%)
Medmal Direct Insurance Company	\$51,338	0.0%	\$52,018	\$-5,393	(10.4%)
Hartford Fire Insurance Company	\$40,927	0.0%	\$25,955	\$0	0.0%

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
State Farm Fire And Casualty Company	\$38,929	0.0%	\$38,074	\$-176	(0.5%)
Beazley Insurance Company Inc	\$22,923	0.0%	\$20,717	\$1,147	5.5%
Allied Insurance Company Of America	\$17,294	0.0%	\$76,257	\$0	0.0%
Continental Insurance Company The	\$14,448	0.0%	\$49,824	\$-73,688	(147.9%)
State Volunteer Mutual Insurance Company	\$10,726	0.0%	\$17,659	\$11,395	64.5%
General Insurance Company Of America	\$7,185	0.0%	\$7,666	\$3,486	45.5%
Cincinnati Indemnity Company Inc	\$5,944	0.0%	\$5,917	\$-4,113	(69.5%)
Hudson Insurance Company	\$3,007	0.0%	\$4,916	\$-3,170	(64.5%)
American Alternative Insurance Corporation	\$1,783	0.0%	\$178	\$-20,644	(11597.8%)
Campmed Casualty & Indemnity Company Inc	\$468	0.0%	\$666	\$-3,851	(578.2%)

PHYSICIANS & SURGEONS MEDICAL MALPRACTICE

PREMIUMS & LOSSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Medical Liability Alliance	\$17,755,643	24.2%	\$16,746,816	\$8,590,326	51.3%
Medical Protective Company	\$12,879,627	17.5%	\$10,372,708	\$3,960,805	38.2%
Proassurance Indemnity Company Inc	\$7,668,126	10.4%	\$7,618,467	\$7,668,374	100.7%
Norcal Insurance Company	\$7,453,561	10.2%	\$8,554,103	\$16,277,171	190.3%
Keystone Mutual Insurance Company	\$3,923,122	5.3%	\$4,179,562	\$4,068,810	97.4%
Mmic Insurance Inc	\$3,630,433	4.9%	\$3,695,251	\$1,523,470	41.2%
Missouri Doctors Mutual Insurance Company	\$3,135,142	4.3%	\$3,186,071	\$442,667	13.9%
Ismie Mutual Insurance Company	\$2,655,884	3.6%	\$2,435,945	\$4,196,003	172.3%
Preferred Physicians Medical Risk Retention Group A Mutual Insurance Company	\$2,312,262	3.1%	\$1,923,237	\$-431,725	(22.4%)
Medical Mutual Insurance Company Of North Carolina	\$2,056,823	2.8%	\$1,582,520	\$548,160	34.6%
Physicians Insurance Mutual	\$1,689,136	2.3%	\$1,598,777	\$60,500	3.8%
Mag Mutual Insurance Company	\$1,586,391	2.2%	\$1,376,743	\$173,140	12.6%
Doctors Direct Insurance Inc	\$1,270,989	1.7%	\$977,336	\$188,122	19.2%
Professional Solutions Insurance Company	\$1,167,878	1.6%	\$1,117,810	\$169,520	15.2%
Liberty Insurance Underwriters Inc	\$988,823	1.3%	\$967,678	\$-55,624	(5.7%)
Proselect Insurance Company	\$796,873	1.1%	\$811,125	\$465,028	57.3%
Fair American Insurance And Reinsurance Company	\$582,454	0.8%	\$600,870	\$-144,458	(24.0%)
Proassurance Insurance Company Of America	\$476,681	0.6%	\$459,737	\$147,289	32.0%

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Doctors Company An Interins Exchange	\$398,659	0.5%	\$255,883	\$1,251,014	488.9%
Allied World Insurance Company	\$308,522	0.4%	\$293,024	\$-5,455	(1.9%)
Aspen American Insurance Company	\$280,067	0.4%	\$277,743	\$16,635	6.0%
Kansas Medical Mutual Insurance Company	\$232,314	0.3%	\$229,755	\$1,169,347	509.0%
American Home Assurance Company	\$65,527	0.1%	\$64,896	\$14,062	21.7%
Medmal Direct Insurance Company	\$51,338	0.1%	\$52,018	\$-5,393	(10.4%)
Beazley Insurance Company Inc	\$22,923	0.0%	\$20,717	\$1,147	5.5%
Continental Insurance Company The	\$14,448	0.0%	\$49,824	\$-73,688	(147.9%)
State Volunteer Mutual Insurance Company	\$10,726	0.0%	\$17,659	\$11,395	64.5%
Cincinnati Insurance Company The	\$6,693	0.0%	\$6,737	\$0	0.0%
General Insurance Company Of America	\$4,882	0.0%	\$5,164	\$2,348	45.5%

HOSPITALS MEDICAL MALPRACTICE

PREMIUMS & LOSSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Medical Protective Company	\$3,196,978	80.6%	\$3,158,368	\$219,489	6.9%
Proassurance Indemnity Company Inc	\$233,127	5.9%	\$243,215	\$-5,577	(2.3%)
American Casualty Company Of Reading Pennsylvania	\$166,864	4.2%	\$155,209	\$-115,000	(74.1%)
Professional Solutions Insurance Company	\$150,849	3.8%	\$146,698	\$-69,446	(47.3%)
Cincinnati Insurance Company The	\$99,307	2.5%	\$103,344	\$-28,526	(27.6%)
Fortress Insurance Company	\$63,876	1.6%	\$59,837	\$10,299	17.2%
Cincinnati Casualty Company The	\$34,773	0.9%	\$33,399	\$0	0.0%
State Farm Fire And Casualty Company	\$7,465	0.2%	\$7,188	\$-176	(2.4%)
Cincinnati Indemnity Company Inc	\$5,922	0.1%	\$5,901	\$0	0.0%
Pharmacists Mutual Insurance Company	\$5,183	0.1%	\$5,656	\$-330	(5.8%)

DENTISTS MEDICAL MALPRACTICE

PREMIUMS & LOSSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Medical Protective Company	\$1,963,588	49.2%	\$1,773,129	\$858,185	48.4%
American Casualty Company Of Reading Pennsylvania	\$1,370,476	34.3%	\$1,305,954	\$349,999	26.8%
Proassurance Indemnity Company Inc	\$585,276	14.7%	\$503,446	\$755,169	150.0%
State Farm Fire And Casualty Company	\$31,464	0.8%	\$30,886	\$0	0.0%
Cincinnati Insurance Company The	\$19,822	0.5%	\$22,845	\$-41,316	(180.9%)
Proselect Insurance Company	\$14,838	0.4%	\$40,058	\$5,253	13.1%
Hudson Insurance Company	\$3,007	0.1%	\$4,916	\$-3,170	(64.5%)
Hartford Fire Insurance Company	\$1,620	0.0%	\$612	\$0	0.0%
Cincinnati Indemnity Company Inc	\$15	0.0%	\$25	\$0	0.0%

NURSES MEDICAL MALPRACTICE

PREMIUMS & LOSSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Missouri Hospital Plan	\$39,932,528	93.5%	\$38,417,617	\$17,163,404	44.7%
Health Care Indemnity Inc	\$2,281,888	5.3%	\$2,281,888	\$193,075	8.5%
Medical Liability Alliance	\$209,753	0.5%	\$199,696	\$-19,423	(9.7%)
Mmic Insurance Inc	\$185,382	0.4%	\$898,324	\$1,187,030	132.1%
Continental Casualty Company	\$70,432	0.2%	\$70,432	\$-286,187	(406.3%)
Ace American Insurance Company	\$26,169	0.1%	\$42,042	\$-126,686	(301.3%)
Proassurance Indemnity Company Inc	\$6,293	0.0%	\$19,853	\$-69	(0.3%)
American Alternative Insurance Corporation	\$1,783	0.0%	\$178	\$-20,644	(11597.8%)

ALL OTHER MEDICAL MALPRACTICE

PREMIUMS & LOSSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Doctors Company An Interins Exchange	\$6,052,933	45.7%	\$6,295,799	\$2,963,460	47.1%
Ncmic Insurance Company	\$1,732,220	13.1%	\$1,726,316	\$222,492	12.9%
American Casualty Company Of Reading Pennsylvania	\$1,609,608	12.2%	\$1,587,846	\$1,048,271	66.0%
Pharmacists Mutual Insurance Company	\$979,455	7.4%	\$964,327	\$182,004	18.9%
Medical Liability Alliance	\$964,218	7.3%	\$897,671	\$39,239	4.4%
Ace American Insurance Company	\$535,191	4.0%	\$531,547	\$33,116	6.2%
Church Mutual Insurance Company S.I.	\$446,753	3.4%	\$459,753	\$336,209	73.1%
Preferred Professional Insurance Company	\$266,039	2.0%	\$244,189	\$202,982	83.1%
Great Divide Insurance Company	\$187,684	1.4%	\$182,439	\$61,166	33.5%
Berkshire Hathaway Specialty Insurance Company	\$113,993	0.9%	\$98,487	\$73,228	74.4%
Medical Mutual Insurance Company Of North Carolina	\$104,219	0.8%	\$64,585	\$22,384	34.7%
Cincinnati Insurance Company The	\$63,287	0.5%	\$95,632	\$581,610	608.2%
National Union Fire Insurance Company Of Pittsburg Pa	\$63,110	0.5%	\$69,181	\$-268,943	(388.8%)
Hartford Fire Insurance Company	\$39,307	0.3%	\$25,343	\$0	0.0%
Cincinnati Casualty Company The	\$30,325	0.2%	\$27,876	\$9,200	33.0%
Kansas Medical Mutual Insurance Company	\$27,808	0.2%	\$27,523	\$0	0.0%
Allied Insurance Company Of America	\$17,294	0.1%	\$76,257	\$0	0.0%
Health Care Indemnity Inc	\$2,738	0.0%	\$2,738	\$2,190	80.0%

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
General Insurance Company Of America	\$2,303	0.0%	\$2,502	\$1,138	45.5%
Campmed Casualty & Indemnity Company Inc	\$468	0.0%	\$666	\$-3,851	(578.2%)
Cincinnati Indemnity Company Inc	\$7	0.0%	\$-9	\$-4,113	45700.0%



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